

## **HOMEOWNERS**

### **1. ACE American Insurance Company**

- New Construction Credit: New home - 10 yrs. Credit varies 20% - 0%.
- Forms 1, 2, 3, 4 & 6: Fixed Dollar Deductible: Credit varies 15% - 40%.
- Personal Property Increased Limit: \$2 per \$1,000 of additional coverage.
- Form 2 & 3: Replacement cost on contents - HO 0490: Factor of 11.5% applies to end of the base premium & includes increased limits to 70% of Coverage A dwelling amount.
- Protective Device Credits: All zones & all protection classes: Credit varies 2% - 15%.
- Rate Deviation: Homeowners - 21%; Tenants - 15%; Condominiums - 20%
- Eff. 9-1-92

### **2. ACE Fire Underwriters Insurance Company**

- New Construction Credit: New 20%; 1 yr. old - 18%; 2% less credit each added yr.
- Forms 1, 2 & 3: Fixed dollar deductible credits; \$500 - 11%; \$1,000 - 21%; \$2,500 - 34%.
- Form 4: Fixed dollar deductible credits; \$500 - 11%; \$1,000 - 25%; \$2,500 - 40%.
- Forms 1, 2 & 3: Rate for increase in Coverage C: \$1 per \$1,000.
- Forms 1, 2 & 3: Replacement Cost Coverage HO-290; Charge shall be 4% of adjusted base premium. Coverage C must also be increased to 70% of A at \$1 per \$1,000.
- Protective Device Credits: All zones & all protection classes; Credit varies 1% - 15%.
- Eff. 5-1-92

### **3. AIG Property Casualty Company**

- Base Premium Computation.
- Protective Devices.
- Type of Residence Credits.
- Rate Stabilization.
- Companion Credits.
- Cancellation Notices.
- Claim Record Adjustment.
- Insurance Score.
- Additional Protective Devices.
- Affinity Mass Merchandising Credits.
- Number of Mortgages.
- Eff 9-16-23 APCG-133731554 [SERFF Filing Access - North Carolina](#)

### **4. AIU Insurance Company**

- All Forms: 10%.
- Eff. 2-1-86

### **5. AMCO Insurance Company**

- Territory Relativities – With or Without Wind or Hail.
- Multiple Policy Deviation, Forms HO 00 02, HO 00 03 and HO 00 05, HO 00 04, HO 00 06.
- Deductibles, Forms HO 00 02, HO 00 03 and HO 00 05.
- Safe Home Rating Plan, Forms HO 00 02, HO 00 03 and HO 00 05.
- Age of Oldest Insured, Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05 and HO 00 06.
- Age of Construction, Forms HO 00 02, HO 00 03 and HO 00 05.
- Age of Home Deviation, Forms HO 00 02, HO 00 03 and HO 00 05.
- Amount of Insurance, All Territories Forms HO 00 02, HO 00 03 and HO 00 05.
- Home Renovation Forms HO 00 02, HO 00 03 and HO 00 05.
- Roof Rating, Forms HO 00 02, HO 00 03 and HO 00 05.
- Home Purchase, Forms HO 00 02, HO 00 03, HO 00 05, and HO 00 06.
- Gated Community, Forms HO 00 02, HO 00 03, and HO 00 05.
- EFT Check Payment Option-Installment Payment Plan.
- Personal Status.
- Associate Discount.
- Prior Insurance.

- Intra-Agency, Forms HO 00 02, HO 00 03, HO 00 05, HO 00 04 and HO 00 06.
- Multi-Line Discount.
- Census Block Deviation.
- Eff. 6-1-23 NWPP-133556599 [SERFF Filing Access - North Carolina](#)

6. **AMEX Assurance Company**

- Various downward deviation based on amount of insurance Form 3.
- Various downward deviation based on amount of insurance Form 4.
- Various downward deviation based on amount of insurance Form 6.
- Protective Device Credits: Credit varies 2% - 15%.
- Home & Auto Credit: Credit varies by form 2% or 5%.
- Replacement Cost on Contents Deviation: Form 3 - 5% of base premium: Forms 4 & 6 - 30% of base premium.
- Coverage A Increased Limits downward deviation form HO 06..
- Utilities rating (New Home Discount) Form 3: Downward deviation : Credit varies 2% - 25% based on age of dwelling.
- Form 3: Downward deviation Coverage C Increased Limits.
- Downward deviation for installment pay plan by electronic funds transfer or payroll deduction.
- No additional charge for Refrigerated Personal Property.
- No charge for townhouse or row house.
- Costco Discount: 2% applies to policies for member insureds of Costco.
- HO 3, 4 & 6 base rates vary by territory.
- Eff. 8-1-05 PC083887

7. **AGRI General Insurance Company**

- Amount of Insurance Deviation: Credits vary 1%-15% by policy amount, territory & county.
- New Home Credit: 20% 1st yr.; 2% less credit each added yr. to 9th yr. Does not apply to Form 8, remodeled or restored homes.
- All Forms, except 4 & 6: Deductible Factors: \$250 ded.-1.00; \$500 ded.-0.91; \$1000 ded.-0.79; \$2500 ded.-0.62.
- Protective Device Credit: Premium credit for all protection classifications & territories; Credit varies 1%-15%.
- Eff. 1-1-97

8. **Alfa Alliance Insurance Corporation**

- Premium Credit Factors - Claims Free Forms HO 0002, HO 0003, HO 0005 and HO 0008.
- Premium Credit Factors - Claims Free for forms HO 0004 and HO 0006.
- Row and Townhouses - discount.
- Account Discount.
- Insurance Score Discount.
- Newly Constructed Residences (not applicable to Forms 4 and 6).
- Amount of insurance relativities – Coverage A forms HO 00 02 HO 00 03 HO 00 05 and HO 00 08.
- Installment Payment Plan-Electronic Funds Transfer.
- Effective 5-1-11 AFAL-127042137 [SERFF Filing Access - North Carolina](#)

9. **Alliance Mutual Insurance Company**

- Flat Deductibles.
- Higher Windstorm or Hail Deductibles – Flat deductible.
- Protective Devices.
- Eff 7-1-06 PC094461

10. **Allied Trust Insurance Company**

- Base Premium Computation.
- Age of Home.
- Book Transfer Discount.
- Claim Free Discount.
- Companion Policy Discount.
- Golden Age Discount.
- New Purchase Discount.
- Secured Communities Discount.

- E-Policy Discount.
- Maximum Discount.
- Wood Burning Stove.
- Experience Rating.
- Affinity Discount.
- Windstorm Mitigation – Partial Hip.
- Distance to Coast.
- Eff 03-01-2021 ALTR-133923664 [SERFF Filing Access - North Carolina](#)

11. **Allstate Indemnity Company**

- Claim Rating Deviation.
- Claim Free Discount.
- New/Renovated Home Discount.
- Multi-Policy Discount.
- The Good Hands People Discount (Affinity).
- Zone Deviation.
- Key Factor - Amount of Insurance.
- Installment Payment Plan.
- Home Buyer Discount.
- Early Signing Discount.
- Protective Device Discount Deviation.
- Allstate eSmart Discount.
- Eff 5-13-24 ALSE-134020839 [SERFF Filing Access - North Carolina](#)

12. **Allstate Insurance Company**

**Homeowners**

- Deductibles.
- Personal Property Replacement Cost.
- NCRB Protective Devices.
- Safety and Theft Deterrent Systems.
- New/Renovated Home Discount.
- 55 and Retired Discount.
- Home and Auto Discount.
- The Good Hands People Discount.
- Waterbed Liability.
- Installment Payments Plan.
- Three or Four Family Dwelling.
- Zone Deviation.

**Deluxe Plus**

- Deductibles.
- NCRB Protective Devices.
- Safety and Theft Deterrent Systems.
- New/Renovated Home Discount.
- 55 and Retired Discount.
- Home and Auto Discount.
- The Good Hands People Discount.
- Eff 5-13-23 ALSE-134020955 [SERFF Filing Access - North Carolina](#)

13. **Allstate Vehicle and Property Insurance Program**

- Base Premium Computation.
- Payment Options – EFT and Payroll Deduction.
- Amount of Insurance.
- House Attributes Tier Deviation.
- Policy Class Tier Deviation.
- Atlas Class Tier Deviation.

- Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing.
- Claim Rating Deviation – Loss History.
- Claim Free Discount.
- Responsible Payment Discount.
- Multiple Policy Discount.
- Home Buyer Discount.
- Protective Device Discount.
- Storm Shutter Discount.
- Hail Resistant Roof Discount.
- Early Signing Discount.
- Easy Payment Plan Discount.
- The Good Hands People Discount.
- Loyalty Discount.
- Welcome Discount.
- Blended Table Rating  
Eff. 1-22-2024 ALSE-133882677 [SERFF Filing Access - North Carolina](#)

14. **American Automobile Insurance Company**

- Protective Devices Discount.
- Portfolio Credit.
- Eff. 12-1-06 PC095049

15. **American Bankers Insurance Company of Florida**

- Multi-Line Credit.
- Refrigerated Personal Property Coverage.  
Eff. 2-1-22 ASPX – 132972783 [SERFF Filing Access - North Carolina](#)

16. **American Economy Insurance Company**

- All Forms: Personal Injury (HO-82) included at no charge.
- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria; 0-1 yr. - 15%; 2 yrs. - 12%; 3, 4 or 5 yrs. - 10%; 6 or 7 yrs. - 6%; 8-10 yrs. - 4%.
- Forms 2 & 3: Replacement Cost (HO-290) Coverage C is increased to 70% of Coverage A at no extra charge. Charge of 9% (7% in Beach Area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290); Charge of 30% is added to basic premium.
- Form 3: Replacement or Repair Cost Coverage A (HO-500); No charge.
- Forms 4 & 6: \$100 deductible; Minimum additional charge of \$10 in lieu of \$30.
- Forms 2 & 3: Fixed deductible; \$500 ded. - 9%; \$1000 ded. - 17%.
- Forms 4 & 6: Fixed deductible credits; \$500 - 10%; \$1000 - 23%.
- Form 3: XL Coverage rate deviation when eligibility requirements are met.
- One family premium for all Section I & II coverages will apply regardless of number of families.
- Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. when certain requirements are met.
- Form 6: Coverage A increased limits rate; \$2.70 per \$1000.
- Renewal credit for consecutive yrs. insured with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Protective Devices: Credit factors vary .98 to .85.
- Forms 3, 4 & 6: Unscheduled jewelry & furs - (HO-65); \$2500 increased limit - \$33; \$5000 increased limit - \$60.
- Form 3: XL Coverage Program; \$5000 limit included in basic premium. To reduce to \$1000 limit, subtract \$56. To reduce to \$2500 subtract \$35.
- Eff. 11-17-97

17. **American Family Connect Property and Casualty Insurance Company**

- Protective Device Credits.
- Deductible Credits-Form HO 00 04 and HO 00 06.
- Home and Auto Discount.
- Replacement Cost on Contents Discount – Forms HO 00 03, HO 00 04 and HO 00 06.
- Form HO 00 06 0 Coverage A Increased Limits.
- Utilities Rating Plan.
- Coverage C Increased Limits.

- Refrigerated Personal Property.
- Townhouse/Rowhouse.
- Costco Discount.
- Deadbolt Discount.
- Eff. 6-1-22 PRCA-133208750 [SERFF Filing Access - North Carolina](#)

18. **American Family Home Insurance Company**

- EFT Installment Charge-Recurring Credit Card.
- Loss (Claim) Free Renewal.
- Mature Retire Credit - 55 years of age or older, not employed on a full-time basis, and resides in the home on a primary basis.
- Roof credit replaced within the past 5 years.
- Key Factors.
- Eff. 4-1-18 AMMH-131341926 [SERFF Filing Access - North Carolina](#)

19. **American Home Assurance Company**

- Base Premium by Territory Form HO 00 03.
- Key factor Deviation.
- Protective Devices.
- Eff. 6-1-10 APCG-126564265 [SERFF Filing Access - North Carolina](#)

20. **American Insurance Company**

- Forms 2, 3 & 3w/15: New Home Credit; 20% current yr. & one yr. preceding current yr. of construction; 2% less credit each added yr.
- Protective Devices Credit: All territories 1% - 15%. Credit applies to company base premium.
- All Forms: Deductible credits: \$500 -10%; \$1000 -20%; \$2500 -30%. Credit applies to company base premium.
- HO-3 w/15: Multiply HO-3 key premium by factor of 1.08 to obtain key premium for HO-3 w/15.
- Form 4 & 6: Deductible Credits for Coverage C limit. \$10000 & above \$500 -10%, \$1000 - 20%, \$2500 - 30%. Credit applies to company base premium.
- Discount of Replacement Cost on Contents: Apply surcharge of 10% to HO-3 company base premium for replacement cost on contents.
- Eff. 6-1-93

21. **American Modern Home Insurance Company**

- Form 3: Deductible Credits; \$500 Ded. - 10%; \$1000 - 22%; \$2500 - 28%.
- Form 3: New Home Credit; Current yr. - 26%; 1st. yr. - 24%; 3% less each yr. to 7th yr.
- Form 3: Multi-policy credit; 5% credit when auto policy written in addition to homeowners policy.
- Protective Device Credits: Credit varies 1% - 10%.
- Amount of Insurance Deviation: Coverage A amount \$10000 - \$200000: Credit varies by territory.
- Eliminate charge to increase personal property limits.
- For rates above \$200000, a factor of .007 applies for each additional \$1000 of premium
- Eff. 6-1-99

22. **American Modern Property and Casualty Insurance Company**

- Age of Construction.
- Age of Home.
- Age of Insured.
- Association Discount.
- Auto/Home Discount.
- Claims Free Discount.
- Base Premium Computation – Protection Construction.
- Installment Payment Plan Options.
- Insurance Score.
- Minimum Premium.
- Multi-Policy Discount.
- Paid in Full – Direct Billed Discount.
- Paperless Discount.
- Base Premium Computation.

- Eff 2-19-2024 AMMH – 133863649 [SERFF Filing Access - North Carolina](#)

**23. American States Insurance Company**

- All Forms: Include Personal Injury HO-82 at no charge.
- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria.
- Form 2 & 3: Replacement cost Coverage C is increased to 70% of Coverage A at no extra charge: Charge of 9% (7% in Beach Area) is added to basic premium.
- Forms 4 & 6: Replacement cost (HO-290); Charge of 30% is added to basic premium.
- Replacement or Repair Cost Protection Coverage A (HO-500): \$1.
- Forms 4 & 6: \$100 deductible; Minimum additional charge \$10 in lieu of \$30.
- One family premiums for all Section I & II coverages will apply regardless of number of families.
- Forms 2 & 3: Dwelling under construction credit of 20% applies during first yr. if certain requirements are met.
- Form 6: Coverage A increased limits; Basic coverage rate per \$1000 increase \$2.70.
- Renewal credit for consecutive years insured with American States Group: 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Protective Devices: Credit factors vary .98 to .85.
- Forms 2, 3, 4 & 6: Unscheduled jewelry & furs (HO-65) \$2500 increased limit - \$33; \$4000 increased limit - \$60.
- Forms 2, 3 & 8: Fixed deductible credits; \$500 - 9%; \$1000 - 17%.
- Forms 4 & 6: Fixed deductible credits; \$500 - 10%; \$1000 - 23%.
- Eff. 12-1-91

**24. American States Preferred Insurance Company**

- Form 3: Basic premium deviation varies by protection class. Variable credits.
- Form 3: Amount of insurance deviation: All amounts of insurance 13.0% credit.
- Form 3: Surcharges for townhouses & rowhouses are waived.
- Form 3: Homeowners XL Credit: When eligibility & coverage requirements are met. Variable credits.
- Form 3: Deductible credits/charges \$500 - 12%; \$1000 - 24%.
- The one family premiums for all Section I & Section II coverages shall apply regardless of number of families.
- Form 4: Amount of insurance deviation; \$15000 - \$30000 & above. Credit varies 2% - 22%, except for a few specific counties which receive 5% less.
- Form 6: Amount of insurance deviation; \$20000 - \$30000 & above. Credit varies 8% - 25%, except for a few specific counties which receive 5% less.
- Forms 4 & 6: Deductible credits/charges; \$500 - 17%; \$1000 - 30%.
- Alarm systems: Premium credits vary.
- Jewelry & Furs: Forms 3, 4 & 6; \$2500 limit \$33; \$5000 limit - \$60. Form 3 w/XL coverage \$5000 included in base premium. To reduce to \$2500 limit subtract \$35. \$1000 limit subtract \$56.
- Form 3: Replacement Cost (HO-290) Coverage C is increased to 70% of Coverage A at no extra charge; Charge of 9% (7% in Beach area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290); Charge of 30% is added to basic premium.
- All Forms: Include Personal Injury HO-82 at no charge.
- Form 3: Replacement or Repair Cost Protection Coverage A dwelling HO-500; No charge.
- Form 6: Coverage A increased limits; Basic coverage rate per \$1000 increase \$2.70.
- Form 3: New Home Credit; Current yr. - 15%; one yr. preceding current yr. - 12%; 2nd, 3rd & 4th yrs.--10%; 5th & 6th yrs. - 6%; 7th, 8th & 9th yrs. - 4%.
- Form 3: New dwelling under construction; 20% when certain requirements are met.
- Renewal credit for consecutive yrs. with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Eff. 10-30-97

**25. American Strategic Insurance Corporation**

- Zone Deviation.
- Protection Class Construction – Forms HO 00 03, HO 00 05, HE 7 and HO 00 04.
- Key Factors – Forms HO 00 03, HO 00 05, HE 7 and HO 00 04.
- Age of Home.
- Tier Placement - Forms HO 00 03/HE 7 and HO 00 04.
- Companion Policy – All Forms.
- “E Policy” – All Forms.
- New Purchase – HO 00 03 and HE 7.
- Non-Smoker – Forms HO 00 03, HO 00 05 and HE 7.

- Senior Retiree – HO 00 05 Only.
- Accredited Builder – Forms HO 00 03 and HO 00 05.
- Advanced Quote Discount Form HO 00 03, HO 00 04 and HE7.
- Loss History Form HO 00 03, HO 00 05, HE7 and HO 00 04.
- Claims Free – Form HO 00 03.
- Paid in Full Discount Form HO 00 03, HE7 and HO 00 04.
- Secured Community Discount-Form HO 00 03, HO 00 05, HE7 and HO 00 04.
- Household Structure.
- Number of Residents.
- Roof Age and Type – Form HO 00 03.
- Home Renovation – Form HO 00 03.
- Coverage A by Square Feet – Form HO 00 03.
- Number of Stories – Form HO 00 03.
- Distance to Coast – Form HO 00 03.
- Secondary/Seasonal – Form HO 00 03.
- Personal Property Replacement Cost – All Forms.
- Protective Devices – All Forms.
- Deductibles.
- Additional Amount of Insurance – Form HO 00 03.
- ACV Loss Settlement Windstorm or Hail Losses to Roof – Form HO 00 03.
- Ordinance or Law – Form HO 00 03.
- Special Computer Coverage – Form HO 00 03.
- Wind Mitigation – Non Coastal.
- Wind Mitigation Forms HO 00 03, HO 00 05 and HE7.
- Form Factor HO 00 05/HE 7.
- Windstorm or Hail Exclusion Credits.
- Age of Construction, Form HO 00 06.
- Wood Burning Stove – Forms 3 and 6.
- Floors Above Unit – Form 6.
- Umbrella Discount – Form 6.
- Special Personal Property – Form 6.
- Eff. 4-19-23 AMSI-133430915 [SERFF Filing Access - North Carolina](#)

**26. AMICA Mutual Insurance Company**

- Personal Property, Additional Premium for 75% of Coverage A Waived.
- Additional Amounts of Insurance-25% w/Territorial Exceptions.
- Personal Property-Increased Limit.
- Installment Payment Plan.
- Electronic Delivery and Billing.
- Preferred Risk Deviation.
- AutoPay Installment Discount.
- Employee Discount.
- Paid in Full Discount.
- Affinity Partnerships.
- Eff. 7-1-2024 AMMA-134018857 [SERFF Filing Access - North Carolina](#)

**27. Amerisure Insurance Company**

- All Forms: Minimum additional charge of \$30 for \$100 deductible is waived.
- Mature Homeowners Credit Factor .95 insured age 55 or older & dwelling is primary.
- Multi Policy Credit: Forms 2, 3 & 6: 15% multi-policy credit when personal auto coverage in force in Amerisure Group.
- New Home Credit Factors: Current year -.80; 1 yr.- .81; 2 yrs. -.82; 3 yrs -.84; 4 yrs. -.86; 5 yrs. -.88; 6 yrs. -.90; 7 yrs.-.93; 8 yrs. -.96; 9 yrs. - .99.
- Form 3: Deviation by Territory: 0% - 18% credit based on territory, protection class & construction.
- Form 1, 2 & 3: Amount of Insurance Deviation; Coverage A amount \$60000-\$199000 credit varies 0.46% - 9.77%.
- Form 6: Relativity .85.
- Eff. 10-1-94

28. **Amerisure Mutual Insurance Company**

- All Forms: Minimum additional charge of \$30 for \$100 deductible is waived.
- Multi-Policy Credit: Forms 2, 3 & 6 - 15% multi-policy credit to homeowners rates when automobile policy is written with Amerisure Group.
- Form 6: Relativity is .85.
- Eff. 10-1-94

29. **Armed Forces Insurance Exchange**

- Windstorm or Hail Exclusion – Territories 110, 120, 130, 143, 150, and 160 Only.
- Membership Tenure.
- Armed Forces Insurance Agency Policies in Force.
- Armed Forces Insurance Exchange Policies in Force.
- AFIE Umbrella Policies in Force.
- AFIE Inland Marine Policies in Force.
- AFIE Dwelling Policies in Force.
- Loss History – Prior Losses.
- Number of Mortgages.
- Insurance Score.
- Age.
- Military Rank.
- Military Status.
- AFI Territory.
- Distance to Fire Department.
- Age of Home.
- Woodstove.
- Distance to Coast.
- Secondary/Seasonal Residences.
- Months Unoccupied – Seasonal.
- Rented to Others.
- Swimming Pool.
- Age of Construction.
- Key Factor Table.
- Minimum Premium.
- Protective Devices – Maximum Credit.
- Eff 6-5-23 ARMD-133454884 [SERFF Filing Access - North Carolina](#)

30. **Arrowwood Indemnity Company**

- Additional Amounts of Insurance: Forms HO 00 02 HO 00 03 \$8 per policy.
- Deductible Credits: Credit varies by form & deductible amount.
- Personal Property (Coverage C) Replacement Cost Coverage: Forms 2 & 3 - Coverage A amount under \$100000 - 11% surcharge; \$100000 & over - 8% surcharge; Forms 4 & 6 - 40% surcharge.
- Preferred Customer Renewal Credit: 5% credit: Certain criteria must be met.
- Homeowners Enhancement Program: 1.25 factor applies to base premium.
- Installment Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment fees.
- Deviation by Forms: Forms 2, 3, & 3w/15- 10%; Form 6- 20%.
- Eff. 5-15-04 PC069340 [NCDOI](#)

31. **Associated Indemnity Corporation**

- Forms 2, 3 & 3w/15: New Home Credits; 20% current yr. & one yr. preceding current yr.; 2% less each added yr. Credit applies base premium.
- Protective Device Credits: All territories; 1% - 15%; Credit applies to company base premium.
- Forms 1, 2, 3, 3w/15 & deductible credits; \$500-10%;\$1000-20%;\$2500-30%. Credit applies to company base premium.
- HO-3w/15 Key Premium: Multiply HO-3 key premium by factor of 1.08.
- Discount of Replacement Cost on Contents: Surcharge of 10% to HO-3 company base premium.



- Form 4 & 6: Ded credits all territories; Credits for Coverage C \$10000 & above, \$500-10%,\$1000-20%, \$2500-30%. Credit applies to base premium.
- Eff. 6-1-93

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

- Base Rate.
- Coverage A Relativity.
- Coverage C Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- Home Buyer Credit.
- Installment Payments.
- Eff 10-16-23 TRVD-133716077 [SERFF Filing Access - North Carolina](#)

33. **Auto-Owners Insurance Company**

- Base Premium Computation – Key Factors.
- Protective Device Credit.
- Protective Devices – Alarm Systems.
- Age of Insured Discount.
- Townhouse or Row House Discount.
- Credit Card, Fund Transfer Card, Forgery and Counterfeit Money.
- Form HO 00 06 Coverage A Dwelling Increased Limits & Special Coverage.
- Personal Injury.
- Special Personal Property Coverage.
- Multi-Policy Discount.
- Outboard Motors and Watercraft -Section II, Liability – Watercraft.
- Life/Homeowners Multi-Policy Discount.
- Home/Umbrella Multi-Policy Discount.
- Paid in Full Discount.
- Personal Property Increased Limits.
- Protection Construction Factors.
- Age of Construction.
- Base Premium Computation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Program.
- Changes or Cancellations.
- Theft Coverage.
- Underwriting Score.
- Solid Fuel Heating Appliances.
- Actual Cash Value Loss Settlement Windstorm or Hail Losses to Roof Surfacing.
- Roof Age and Type.
- Advance Quote.
- Age of Home.
- Water Shut-Off System Discount.
- Automatic Backup Generator Discount.
- Limited Water Back-up and Sump Discharge or Overflow Coverage.
- Refrigerated Personal Property.
- Unique Building.
- Installment Pay Plan Option.
- Green Discount.
- Eff. 12-19-23 AOIC-133843244 [SERFF Filing Access - North Carolina](#)

34. **Balboa Insurance Company**

- Age of Dwelling Credit: 0 - 9 yrs. of age: Credit varies.

- Deductible Factors Deviation: Credit varies.
- Protective Device Credits: Credit varies.
- Brick or Masonry Construction.
- Eff. 5-1-09 BALB-126027963 [SERFF Filing Access - North Carolina](#)

35. **Bankers Standard Insurance Company**

- Base Rate Territory Discounts, for all forms except HO 00 04 & HO 00 06.
- Base Rate Territory Discounts for HO 00 04 & HO 00 06.
- Key Factors Coverage A over \$1,000,000.
- Protection Construction Factors, HO2, HO3, HO5, HE7.
- Protective Devices Maximum Credit.
- Deductibles – Optional Higher Deductibles.
- Deductibles – Named Storm Percentage Deductibles.
- Additional Amounts of Insurance.
- Gated Community Credit.
- Valuable Articles Credit – Multi Policy
- Mass Merchandising Discount.
- Payment Option: Bank Account Debit Installment Payments.
- Electric Backup System.
- Special Coverage – Coverage A HO6 Only.
- Deductibles.
- Water Leak Detection System Discount.
- Eff. 6-1-22 ACEH-133113924 [SERFF Filing Access - North Carolina](#)

36. **Central Mutual Insurance Company**

- Combined Deviation Tier Factor.
- Increased Coverage A on HO 00 06.
- Payment Options.
- Waiver of Premium.
- Eff 4-1-2024 CEMC-133896032 [SERFF Filing Access - North Carolina](#)

37. **The Charter Oak Fire Insurance Company**

- Base Rate.
- Coverage A Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- Home Buyer Credit.
- Multi-Line Insurance and Financial Services Institution Employee's Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Eff 10-16-23 TRVD-133716336 [SERFF Filing Access - North Carolina](#)

38. **Cincinnati Indemnity Company**

- New home credit Forms 2, 3 & 3w/32 36; New – 9 years, credit varies.
- Installment Payment Plan: Delete the \$3 charge for each installment.
- Homeowners Enhancement Deviation.
- Eff 4-1-04 PC065697

39. **The Cincinnati Insurance Company**

- Age of Construction.
- Base Rate Deviation by Territory.
- Installment Payment Plan Y Payment Option for EFT.
- Homeowners Enhancement.
- Watercraft Liability.

- Insurance Score Factor – All Forms.
- Package Credit-Multi Policy Credit – All Forms.
- Automatic Water Shut-Off System Credit – All Forms.
- Mature Homeowners Discount – All Forms.
- Secured Community Credit.
- Wood Burning or Solid Fuel Heating Appliances.
- Earthquake Coverage.
- New Business Advance Quote Discount.
- Home New Purchase Discount.
- Seasonal/Secondary Factor.
- Caretaker Credit.
- Security Protection Credit.
- Temperature Monitoring System Credit.
- Back-up Generator Credit.
- Explosive Gas Leak Detector Credit.
- Automatic Seismic Shut-off Gas Line Valve Credit.
- Lightning Protection System Credit.
- Twenty-Four Hour Signal Continuity Credit.
- Sprinkler System Alarm Credit.
- Perimeter Gate Credit.
- Building Protection Credit.
- Elevators Manned or Locked and Coded.
- Lobby with Functioning Surveillance.
- Protective Devices.
- Book Roll Transition Factor.
- Protection Class Factor.
- Base Premium Computation.
- Deductibles – All Perils.
- Deductibles – Theft.
- Deductibles – Windstorm or Hail Percentage.
- Deductibles – Windstorm or Hail Flat.
- Deductibles – Named Storm Percentage.
- Windstorm or Hail Exclusion Credits.
- Prior Claims Factor.
- Roof Age and Type.
- Affinity Program Discount.
- Eff 5-1-24 CNNB-133760987 [SERFF Filing Access - North Carolina](#)

40. **City National Insurance Company**

- Base Premium Computation.
- Year of Construction.
- Age of Home.
- Book Transfer Discount.
- Claim Free Discount.
- Companion Policy Discount.
- Mature Homeowners Discount.
- New Purchase Discount.
- Secured Communities Discount.
- Maximum Discount Rule.
- Supplemental Heat Factor.
- Experience Rating Factor.
- Echelon Development & Rating
- 1-4-22 STNA-132932252 [SERFF Filing Access - North Carolina](#)

41. **Continental Indemnity Company**

- Form 3: Age of Dwelling Discount: 0 - 9 yrs. of age: Credit varies 2% - 20%.
- Account Credit Program: .85 factor applies when both the homeowner & auto policy is written through CNIC.

- Deductible Credit/Charges Deviation: Credit varies by deductible amount.
- Form 6: .80 factor applied to HO-4 base premium.
- Protective Device Deviation: Credit varies 1% - 15%.
- Forms 3, 4 & 6: Eliminate minimum premium for Replacement Cost Coverage.
- Form 3: Additional Limits of Liability for Coverages A, B, C & D: 6% applies to base premium when certain criteria is met.
- Form 3: Personal Property Replacement Cost will be 5% of base premium, no minimum additional premium & no charge to increase Coverage C when certain criteria is met.
- Form 3: Personal Injury charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Water Back-Up of Sewers or Drains, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Credit Card, Fund Transfer Card, Forgery & Counterfeit Money, to increase coverage charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Special Computer Coverage, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Cov C Increased Special Limits of Liability, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Fire Department Service charge will be increased to \$1000 when certain coverages & increased limits options are selected.
- Form 3: Increasing Coverage D to 30% of Coverage A, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Coverage A Relativities Deviation: Credit varies 3.8% - 6.5%.
- Form 3: Ordinance or Law-Increased Amount of Coverage will be 4% of base premium when certain coverages & increased limits options are selected.
- Form 3: Refrigerated Property Cov, charge will be deleted when certain coverages & increased limits options are selected
- Eff. 1-1-01 PC038500

#### 42. **Continental Insurance Company**

- Amount of Insurance Deviation forms HO-2, HO-3, and HO-8.
- Amount of Insurance Deviation forms HO-4
- Amount of Insurance Deviation forms HO-6
- Earthquake Rate Deviations.
- Companion Policy Discount: applies when named insured has an auto policy with any Encompass Ins Co.
- Gated Community Discount. 10% credit when criteria are met.
- New Home Discount: 1 year -18%, 1-5 yrs. -15%; 6-10 yrs. -10%.
- Deductible Credits Deviation – based on Coverage A Limit.
- Additional Limits Deviation Coverage F: Deviation.
- Business Pursuits Rate Deviation. Credits vary .14% - .33%.
- Incidental Farm Rate Deviation. Residence Premises - 48%; Other Residence - 65%.
- Superior Construction Discount: 15% credit applies to masonry base premium or apartment unit.
- Protective Device Credits: Credit varies 1% - 9%.
- Automatic Sprinkler System Deviation: Credit of 7% or 13% applies.
- Preferred Rate Deviation 5% conditions vary.
- Special Personal Property Coverage HO 00 06 only – deviation 4.3%
- Eff. 8-15-02 PC052786

#### 43. **Economy Premier Assurance Company**

- PAK II Program – HE 00 07 Base Rates and Policy Amount.
- PAK II Program – HO 00 06 Base Rates by Territory.
- PAK II Program – HO 00 04 Base Rates by Territory.
- PAK II Program – HO 00 04 and HO 00 06 Policy Amount Relativities by Territory.
- Homeowners Enhancement Program HE 00 07 with HE 32 20.
- Homeowners Enhancement Program HE 00 07 with HE 32 21.
- PAK II Package Credit Multi Policy.
- Renewal Credit.

- Year of Construction.
- Personal Injury Protection Liability Deviation.
- Deductible credits.
- Protective Devices Credit and Home Safety Coverage.
- Business Pursuits Deviation.
- Outboard motors and watercraft.
- Home day care.
- Personal Property Increased Limits.
- Earthquake Coverage-Ordinance or Law Coverage.
- Residence Premises Basic and Increased Limits Coverage F- Medical Payments.
- Other Exposures-Medical Payments to Others Increased Limits.
- Other Structures – On Premises Structures Specific Structures – Increase Limits.
- Other Structures-On Premises Structures Specific Structures-Rented to Others.
- Eff. 7-1-13 METX-G129007172 [SERFF Filing Access - North Carolina](#)

44. **Electric Insurance Company**

- Personal Property at 75% of Coverage C.
- Mass Marketing Discount.
- Payroll Deduction Discount.
- Eff. 9-1-20 ELEC-132235182 [SERFF Filing Access - North Carolina](#)

45. **EMCASCOS Insurance Company**

- Personal Property (Coverage C) Replacement Coverage
- Deductible Credits
- Additional Amounts of Insurance
- Base Rate Deviation on Forms HO 00 02 and HO 00 03
- Combination Policy Discount
- Renovated Dwelling Components
- 15% Deviation applicable to Optional Section I and II rates
- Electronic Funds Transfer
- Insurance Scoring
- Eff. 3-15-07 PC097670

46. **Employers Mutual Casualty Company**

- Optional Higher Flat deductible credits all forms,
- Additional Amounts of Insurance forms HO 00 02 and HO 00 03.
- Combination Premium Credit: 15% when homeowners & auto policies are written in one of the EMC Companies.
- Renovated Dwelling Components: Variable credits when criteria is met.
- Electronic Fund Transfer transaction fee is waived when the electronic funds transfer options is selected.
- Insurance Scoring.
- Eff. 3-15-07 PC097669

47. **Encompass Indemnity Company**

- Forms 2, 3, and 8 Base Rate Deviations by Territory.
- Form 4 Base Rate Deviation by Territory.
- Form 6 Base Rate Deviation by Territory.
- Gated Community Discount.
- New Home Discount.
- Deductible Credits Discount.
- Additional Limits Deviation, Coverage F
- Business Pursuits Rate Deviation.
- Incidental Farming Personal Liability Deviation.
- Superior Construction Discount.
- Special Personal Property Coverage HO 6 only.
- Companion Policy Discount.
- Preferred Rate Deviation.
- Windstorm or Hail deviation.

- Policy Group Determination.
- Effective 6-1-15 ALSE-129929324 [SERFF Filing Access - North Carolina](#)

48. **Erie Insurance Company**

- Base Rate.
- Form Factor.
- Protection Construction Factor.
- Windstorm or Hail Exclusion Credit.
- Amount of Insurance.
- Deductible Factor.
- Personal Property Replacement Cost.
- Multi Policy Discount.
- Underwriting Tier.
- Claims Tier.
- Occupancy.
- Home Age/Policy Age.
- Townhouse and Row House.
- Business Pursuits.
- Waterbed Liability.
- Refrigerated Personal Property.
- Rented Personal Property.
- Increased Special Limits of Liability.
- Outboard Motors and Watercraft.
- Other Members of a Named Insured's Household.
- Installment Payment Plan.
- Special Personal Property Coverage.
- Windstorm Mitigation Credits.
- Age of Dwelling Credits.
- Distance to Coast.
- County Factor.
- Roof Attributes
- Eff. 4-1-2024 ERPP-133913055 [SERFF Filing Access - North Carolina](#)

49. **Erie Insurance Exchange**

- Base Rate Computation.
- Amount of Insurance.
- Multi-Policy Discount.
- Age of Construction.
- Deductible Factors.
- Protective Device Credits.
- Increased Special Limits of Liability HO 04 64 (all forms except HE-7).
- Personal Property Replacement Cost.
- Townhouse or Row House.
- Earthquake Coverage.
- Outboard Motors & Watercraft (HO 2475).
- Building Addition & Alterations Increased Coverage C limit - Form HO 00 04.
- Occupancy Factors.
- Rented Personal Property (HO 3221).
- Business Pursuits.
- Waterbed Liability (HO 04 00 HO 00 06) (HO 32 40).
- Refrigerated Property Coverage (HO 04 98) – All Forms.
- Personal Property Increased Limit HE-7.
- Premium Payment Plan Service Charge – Installment Payments.
- Tiered Rating.
- Other Members of a Named Insured's Household.
- Claims Experience Rating Program.
- Age of Insured Discount.

- Windstorm or Hail Exclusion Credit.
- County Factors.
- Windstorm Mitigation Credits.
- Protection/Construction Factors.
- Form Factors.
- Swimming Pool Factors.
- Eff. 4-1-2024 ERPP-133913037 [SERFF Filing Access - North Carolina](#)

50. **Esurance Insurance Company**

- Tier Deviation.
- Eff. 6-22-16 ESUR-130150903 [SERFF Filing Access - North Carolina](#)

51. **Farmers Direct Property and Casualty Insurance Company**

- Base Premium Computation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Credit.
- Deductibles.
- Additional Limits of Liability.
- Personal Property Replacement Cost Loss Cost Settlement.
- Year of Construction – Newly Constructed Dwellings.
- Protective Devices.
- Additional Protective Devices.
- Mature Homeowners Discount.
- Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Claims Free Discount.
- Increased Ordinance or Law Coverage.
- Earthquake Coverage.
- Platinum Coverage Package Form HO 00 05.
- Tier Program.
- Eff. 11-20-23 FAIG-133798044 [SERFF Filing Access - North Carolina](#)

52. **Farmers Property and Casualty Insurance Company**

**Standard Program**

- Territory Deviation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Credit.
- Deductibles.
- Additional Limits of Liability.
- Personal Property Replacement Cost Loss Settlement.
- Year of Construction – Newly Constructed Dwellings.
- Age of Home.
- Protective Devices.
- Additional Protective Devices.
- Mature Homeowners Discount.
- Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Claims Free Discount.
- Increased Ordinance or Law Coverage.
- Earthquake Coverage.
- Platinum Coverage Package – Form HO 00 05.
- Waterbed Liability.
- Coverage A Dwelling Special Coverage – Form HO 00 06.
- GrandProtect Coverage Package.
- Water Back-up and Sump Discharge or Overflow.
- Tier Program.

**Conversion Program**

- Territory Deviation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Credit.
- Deductibles.
- Windstorm or Hail Percentage Deductible.
- Personal Property Replacement Cost.
- Year of Construction New Home Discount.
- Protective Devices.
- Additional Protective Devices.
- Mature Homeowners Discount.
- Multi-Policy Discount.
- Met Rewards Claim Free Discount.
- Increased Ordinance or Law Coverage.
- Earthquake Coverage.
- Platinum Coverage Package.
- Waterbed Liability – Forms HO 00 04 and HO 00 06.
- Coverage A Dwelling Basic and Increased Limits HO 00 06.
- Tier Program.
- Eff. 11-20-23 FAIG - 133797922 [SERFF Filing Access - North Carolina](#)

**53. Farmers Insurance Exchange Farmers Underwriters Association**

- Form Factor Deviations: Forms 3w/15 & 4.
- Territory Relativity Factor deviation.
- Amount of Insurance Deviations: Forms, HO 00 04 and HO 00 06.
- Rule 403. Personal Property –Coverage C Replacement Cost Coverage.
- Rule 404 Protective Devices.
- Deductible Rule 406 credits.
- Loss Assessment Coverage Deviation.
- Rule 515 personal property.
- Other Insured Location Occupied by Insured.
- Additional Residence Rented to Others.
- Permitted Incidental Occupancies - Residence Premises & Other Residences: Deviation applies to Residence Premises.
- Business Pursuits Deviation for \$200,000 limit.
- Optional Rating Characteristics Age 50 Plus Discount.
- Optional Rating Characteristics Auto/Homeowners Discount: All Forms: Factor of .90: Certain criteria apply.
- Affinity Banking Discounts HO 00 03 and HO 00 06 only. Certain qualifications apply. Credit varies.
- Ordinance or Law-Increased Amount of coverage.
- Eff. 5-16-08 PC112928

**54. Federal Insurance Company**

- Protection Construction Factors.
- Protective Devices – Maximum Credit.
- Optional Higher Deductibles HO 00 04 and HO 00 06.
- Named Storm Percentage Deductible Percentage 5%.
- Additional Amounts of Insurance.
- Mass Merchandising Discount.
- Payment Options – Bank Account Debit Installment Payment Plan.
- Electric Backup Discount.
- Deductibles.
- Water Leak Detection Discount.
- Eff. 6-1-22 ACEH-133113908 [SERFF Filing Access - North Carolina](#)

**55. Federated Mutual Insurance Company**

- Forms 1, 2, 3 & 3w/15: New Home Credit: 14% dwellings 0-1 yr. old; 2% less credit each added yr.; applies to \$250 deductible basic premium & premium for amended Coverage C limit.



- Forms 1, 2, 3 & 3w/15: Fixed dollar amount deductibles; \$100 +10%; \$500 -10%; \$1000 -20%; \$2500 -30%.
- Forms 4 & 6: Fixed dollar amount deductibles; \$100 +10%; \$500 -15%; \$1000 -30%; \$2500 -40%.
- Forms 1, 2, 3 & 3w/15: Deviation by policy amount varies 0%-25%.
- Form 4: 10%.
- Form 6: 25%.
- Forms 3 & 3w/15: Special Additional Credit Rule: 10% when eligibility & mandatory coverage requirements are met.
- Multiple Policy Discount: 5% applied to HO Policy when private passenger auto policy & personal umbrella policy is written by this Company.
- Installment Pay Plan: \$5 maximum charge per account for all policies.
- Eff. 11-15-94

56. **Fidelity & Guaranty Insurance Company**

- Waive additional premium of \$5 or less.
- Deviation of HO-3 Base Rates by territory & policy amount: Credits vary.
- Forms 4 & 6: Personal Property Replacement Coverage: Reduced premium charge.
- Special Package Discount: 5% credit to total residential premium when underwriting criteria is met.
- Form 6: Relativity factor .750 in lieu of .855.
- Employees Discount: 20%.
- Forms 2 & 3: Additional amount of insurance: HO 3211 \$5 premium charge.
- Deductible Credits.
- Increase in Coverage C: Reduced rate per \$1000.
- Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.
- All Forms, except 4, 6 & 8: New Home Discount; 1 yr.-20%; 2% less credit each added yr. to 9th yr.
- Eff. 4-15-00 PC030961

57. **Fidelity & Guaranty Insurance Underwriters**

- Deviation of HO-3 Base Rates by territory & policy amount: Credits vary.
- Forms 4 & 6: Personal Property Replacement Cost Coverage; Factor 1.35.
- Waive additional premium of \$5 or less.
- Special Package Discount: 5% credit to total residential insurance premium when underwriting criteria is met.
- Form 6: Form Relativity of .800 in lieu of .855.
- Employees Discount: 20%.
- Forms 2 & 3: Additional amount of insurance: HO 3211 - \$5 premium charge.
- Deductible Credits.
- Increase in Coverage C: Reduced rate per \$1000.
- Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.
- All Forms, except 4 6 & 8: New Home Discount; 1 yr.-20%, 2% less credit each added yr. to 9th year.
- Forms 2, 3 & 3w/15: Protection Class Deviation.
- Eff. 4-15-00 PC030953

58. **Firemans Fund Insurance Company**

- Protective Device Credits: All territories: Credit varies 1% - 15%.
- Portfolio Credit: 5% applies to all HO policies when Personal Catastrophe Coverage and Inland Marine Coverage is written with Fireman's Fund.
- Eff. 12-01-03 PC065121

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

- Deluxe Program: Form 3: 5% deviation off base premiums.
- All Forms: Protective Device Credit: Credit varies 2% - 13%.
- All Forms, except 4 & 6: Age of Home Discount: Credit varies 4% - 20% for age of dwelling 0 - 25 yrs. with greatest credit for newest homes.
- All Forms, except 4 & 6: Senior Citizen Discount; Factor of .92 of base premium age 50-54 yrs. Factor .95 age 55 yrs. & older.
- All Forms, except 4 & 6: Renovation Discount 0-15 yrs. factors apply when underwriting guidelines are met. Credit applies to base premium.
- Renewal Discount: Factor .95 applies to base premium when criteria is met.

- Form 3: Loss Free Credit; 1yr. - 5%; Renewal with 2 yrs. loss free - 10%. Credit applies to base premium.
- All Forms, except 4 & 6: Optional deductible credits applies to base premium. Coverage A limit under \$200,000 - \$500 ded. - .87; \$1000 - .76; \$2500 - .73. \$20000-\$400,000 - \$500 ded - .89; \$1000 - .80; \$2500 - .77. Over \$400,000 - \$500 - .92; \$1000 - .86; \$2500 - .83.
- Eff. 10-1-97

60. **First Community Insurance Company**

- Base Premium HO 00 03.
- Base Premium HO 00 04.
- Base Premium HO 00 06.
- Windstorm or Hail Exclusion HO 00 03.
- Year of Construction.
- Age of Home.
- Book Transfer Discount.
- Multiple Policy Discount.
- Prior Insurance HO 0003 and HO 0006.
- Occupancy Factors HO 00 03 and HO 00 06.
- Mature Homeowners Discount All Forms.
- New Purchase Discount.
- Underwriting Tier.
- Hip Roof Discount.
- Preferred Builder Discount.
- Renovation Discount.
- Secured Community Discount.
- Key Factor Table HO 00 03 HO 00 04 HO 00 06 Discount.
- Superior Construction-All Forms.
- Optional Deductibles.
- Distance to Coast.
- Advance Quote Discount.
- Installment Payment Plan.
- Water Leak Detection Discount.
- Eff. 10-1-18 BKIC-131596653 [SERFF Filing Access - North Carolina](#)

61. **First Protective Insurance Company**

- Base Premium Computation, Forms HO3 and HO6.
- Maximum Discount, Forms HO3 and HO6.
- Multi-Policy Discount, Forms HO3 and HO6.
- Paperless Discount, Forms HO3 and HO6.
- Claim Free Discount HO3 and HO6.
- New Purchase Discount, HO3 and HO6.
- Senior Discount, HO3 and HO6.
- Secured Community Discount, HO3 and HO6.
- Tankless Water Heater Discount, HO3 and HO6.
- Smart Home Water Protection, HO3 and HO6.
- Occupancy Discount HO-6 only.
- **Wind Only Policy**
- Base Premium Computation for All Forms except HS 00 04 and HS 00 06.
- Deductibles All Forms except HS 00 04 and HS 00 06.
- Other Structures on Premises.
- Eff. 6-16-23 MERL - 133521828 [SERFF Filing Access - North Carolina](#)

62. **Foremost Property & Casualty Insurance Company**

- Deviation by Territory.
- Construction and Protection Class.
- Base Premium Computation – Key Factor.
- Personal Property Replacement Cost (HO6).

- Deductibles – All Perils.
- Deductibles – Windstorm or Hail (HO3).
- Additional Amounts of Insurance.
- Scheduled Roof (HO3)
- Coverage A Dwelling Increased Limits Deviation (HO6).
- Loss of Use – Increased Limit Deviation (HO3, HO6).
- Increased Personal Property (HO3).
- Windstorm or Hail Exclusion Credit.
- Year of Construction Deviation (HO3).
- Multiple Policy Discounts.
- Good Payer Discount.
- Rent to Own Discount (HO3, HO6).
- Early Shopping Discount (HO3, HO6).
- Preferred Payment Discount (HO3).
- Reinstatements (HO3).
- Extended Replacement Cost Buy Down (HO3).
- Welcome Discount (HO4, HO6).
- Loyalty Discount (HO4, HO6).
- Building Property as a Percent (HO6).
- Age of Head of Household.
- Claim Free Discount.
- Claim Experience Rating.
- Credit Based Insurance Score.
- Underwriting Tier (HO3).
- Water Leak Protection Discount (HO3, HO6).
- Square Footage (HO3, HO6).
- Garage Type (HO3).
- Dwelling Style (HO3).
- Construction Type (HO3).
- Fuel Type (HO3).
- Roof Type (HO3).
- Number of Baths (HO3).
- Permanent Storm Shutters (HO3).
- Roof Geometry (HO3).
- Protection Class by Mileage (HO3).
- Age of Dwelling (HO3, HO6).
- Number of Stories (HO6).
- Payment Plan Options – EFT Installment Payment Plan.
- Eff. 8-25-23 FARM-133678335 [SERFF Filing Access - North Carolina](#)

63. **Frederick Mutual Insurance Company**

- Base Premium Computation – Zone.
- Protection Class Construction Factors.
- Key Factor Table.
- Ordinance or Law.
- Deductibles.
- Windstorm or Hail Exclusion Credits.
- Year of Construction.
- Age of Home.
- Distance to Coast.
- Tier Rating.
- Windstorm Mitigation – Non-Coastal.
- Swimming Pool.
- Trampoline.
- Loss History.

- Claim Free.
- Roof Age and Type.
- E-Policy Discount.
- Maximum Deviation HE7.
- Wind Mitigation Program.
- Eff. 6-1-22 MERL-133195941 [SERFF Filing Access - North Carolina](#)

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

- Tier Discount, HO 00 03.
- Tier Discount HO 00 06.
- Base Premium Computation HO 00 03.
- Base Premium Computation HO 00 06.
- Deductible Credits.
- Windstorm or Hail Exclusion Credits HO 00 03.
- Windstorm or Hail Exclusion Credits HO 00 06.
- Personal Property-Additional Coverage-Jewelry and Furs.
- Sinkhole Collapse Coverage.
- Coverage A Dwelling Basic and Increased Limits.
- Earthquake Coverage.
- Protective Devices Credits.
- Loss History.
- Auto and Home Combination Discount.
- Refrigerated Personal Property.
- Installment Payment Plan.
- Early Quote Discount.
- Three and Four Family Dwelling Coverage B Limit.
- Marital Status Discount-Form 3.
- Marital Status Discount-Form 6.
- Number of Bathrooms Discount.
- Number of Stories Discount.
- Foundation Type Discount.
- Garage Type Discount.
- Number of Fireplaces Discount.
- Insurance to Value Discount.
- Multi-Product Discount.
- Loyalty Discount.
- Square Footage Discount.
- Roof Discount.
- USAA Deviation Cap.
- Windstorm Mitigation Discount.
- USAA Windstorm Mitigation Discount.
- Eff. 11-15-23 USAA-1334815653 [SERFF Filing Access - North Carolina](#)

65. **General Insurance Company of America**

- Base Key Premiums all forms by Territory Deviation.
- Deductible Debit/Credits Deviation.
- Renewal Credit all forms: 3-5 yrs. - 5%; 6 yrs.+ - 9%.
- Account Credit all forms: 5% credit for total policy premium when insured has a Safeco auto policy also.
- Condominium Unit Owners Coverage A Increased Limits & Special Coverage Deviation.
- Business Pursuits (HO 24 71) all forms: the charge is deleted.
- Credit Card Forgery & Counterfeit Money Coverages (HO 04 53): Delete \$1 charge for \$1000 limit.
- Personal Injury (HO 24 82): \$10 charge per policy.
- Landlord's Furnishing (HO 32 21): \$10 premium per policy to increase coverage to total \$5000 with burglary coverage added.
- Ordinance or Law Cov (HO 04 77) Deviation for Quality Plus Form, Quality Crest Form & Condominium Form.
- Medical Payments: Other exposures - Higher limits all forms: Additional charge for higher limits of medical payments will be waived.

- Additional Residence Rented to Other (HO 24 70): Limit of Liability \$100,000 - \$1,000,000: Premium charge varies.
- Outboard Motors & Water Craft: Reduced premiums based on limits, length and horsepower.
- Personal Liability - Residence Premises Deviation: Increased Limits: Coverage E base \$300,000: Coverage F no charge.
- Special Personal Property Coverage HO-00 15 & HO-17 31: Quality Plus Form & Condominium Form- Increase basic premium 8%. Quality Crest Form automatically included.
- Installment Payment Charge: \$2 each installment.
- Eff. 8-15-02 PC052887

66. **Government Employees Insurance Company**

- Forms 1, 2, 3 & 3 w/15: New Home Discount: 10% for dwellings 5 yrs. old or less.
- Homeowners Theft Deterrent Premium Credit Program: Forms 1, 2, 3 & 3 w/15 - 7%; Forms 4 & 6 - 20%.
- Forms 1, 2 & 3: Amount of Insurance Credit; Classes 1-9 - \$10,000-\$200,000 & over. Credit varies.
- Form 6: 10%.
- All Forms: Protective Devices: Variable credits.
- Forms 2, 3, 4 & 6: Retired Discount Credit; 20% when specified criteria are met.
- All Forms: Dual Policy Discount: 10% when specified criteria are met.
- Forms 4 & 6: Key factor +.074 for each additional \$1000 of coverage.
- Installment Payment Plan: Waive the charge of \$3 first installment if first payment received with application.
- Form 4 & 6: Waterbed Liability Endorsement: No premium charge.
- Eff. 3-1-95

67. **Grain Dealers Mutual Insurance Company**

- Age of Home/Condominium – HO3 and HO.
- Insurance Risk Score – HO3, HO4, and HO6.
- Non-Act of God Claims – HO3 and HO6.
- Water Loss History – HO6.
- County Deviation – HO3.
- Base Premium Computation –Key Factors HO3.
- Age of Construction – HO3.
- Roof Age – HO3.
- Presence of Woodstove – HO3.
- Personal Property Replacement. Cost – HO3.
- Deductibles – All Peril - HO3.
- Windstorm or Hail Deductible.
- ACV Loss Settlement Windstorm or Haul Losses to Roof Surfacing.
- Eff. 12-12-22 NGMC-133438921 [SERFF Filing Access - North Carolina](#)

68. **Granite State Insurance Company**

- Forms 1, 2, 3, 4, 3w/15 & 6: 20% deviation.
- Replacement or Repair Cost protection Coverage A premium \$1.
- Age of Dwelling Deviation: 0 - 20 yrs. old - 10%.
- Forms 1, 2, 3, 3w/15, 4 & 6: 20%.
- Eff. 7-1-87

69. **Graphic Arts Mutual Insurance Company**

- Base Rate Deviation.
- Personal Lines Account Credit.
- W.I.S.E./Affinity Program Discount.
- Mass Merchandising Plan.
- Suburban Rating Protection Class.
- HO 00 02, HO 00 03, HO 00 05 Package Summary.
- Personal Property Replacement Cost.
- Eff. 5-1-20 UTCX-132233710 [SERFF Filing Access - North Carolina](#)

70. **Hanover American Insurance Company**

- Deductible Credits for all forms except HO 00 04 and HO 00 06.
- Deductible Credits for Forms HO 00 04 and HO 00 06.
- Windstorm or Hail Deductible Credits.
- Account Credit.
- Personal Property - Increased Limits.
- Electronic Funds Transfer Installment Payment Plan.
- Mass Merchandising Plan.
- Direct Bill Policies Installment Payment Plan.
- Cap on Credits/Discounts of 35%.
- Wind/Hail Exclusion HO-3
- Wind/Hail Exclusion HO-4 & HO-6.
- Personal Property Replacement Cost.
- Personal Property Replacement Cost.
- Eff. 5-1-20 HNVR-132218102 [SERFF Filing Access - North Carolina](#)

71. **Hanover Insurance Company**

- Deductible Credits for all forms except HO 00 04 and HO 00 06.
- Deductible Credits for Forms HO 00 04 and HO 00 06.
- Windstorm or Hail Deductible Credits.
- Account Credit.
- Personal Property – Increased Limits.
- Electronic Funds Transfer Installment Payment Plan.
- Mass Merchandising Plan
- Direct Bill Policies Installment Payment Plan.
- Cap on Credits/Discounts of 35%
- Wind/Hail Exclusion HO-3.
- Wind/Hail Exclusion HO-4 & HO-6.
- Eff. 5-1-20 HNVR-132218103 [SERFF Filing Access - North Carolina](#)

72. **Harco National Insurance Company**

**Policy Forms HO 02, HO 03, HO 05**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction.
- Masonry Construction.
- Deductible.
- Companion Auto.
- Year of Construction.
- Age of Home.
- Roof Age.
- Mature Homeowner.
- Tier.
- Wind Mitigation.
- Number of Stories.
- Wind Exclusion Credit.
- Easy Pay Installment Plan.
- Maximum Discount.

**Policy Forms HS 03**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction.
- Deductible.
- Year of Construction.
- Age of Home.
- Roof Age.
- Tier.

- Wind Mitigation.
- Number of Stories.
- Easy Pay Installment Plan.
- Maximum Deviation.
- Eff. 8-18-23 OCCD-133747482 [SERFF Filing Access - North Carolina](#)

73. **Harford Mutual Insurance Company**

- Forms 1, 2 & 3: New Home Discount; 10% - dwellings 15 yrs. old or less.
- Forms 1, 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .83; \$2500 - .75. \$100 deductible amount - minimum \$30 - maximum \$60.
- Forms 4 & 6: Fixed dollar amount ded. factors; \$500 .90; \$1000 .77; \$2500 .63. \$100 deductible amount min. \$30, max. \$60.
- All Forms: Protective devices factors for all territories & all protection classes - factors varies .98 to .85.
- Eff. 5-1-92

74. **Harleysville Preferred Insurance Company**

- Group/Mass Marketing Discount.
- Preferred Customer Discount.
- Star Pak Program Discount
- Companion Credit.
- Newly Purchased Home Credit Forms HO 00 02, HO 00 03, HO 00 05, and HE 00 07.
- Mature Homeowner Discount 55 Years of Age or Older.
- Life Insurance Policy Discount (homeowner and life policy).
- Coverage A Key Factors discount.
- HO 00 04 or HO 00 06, Rule 301.
- Personal Property.
- Other Members of a Named Insured's Household.
- Electronic Funds Transfer (EFT).
- Eff 12-2-16 HRLV-130691715 [SERFF Filing Access - North Carolina](#)

75. **Hartford Accident and Indemnity Company**

- Age of Home Credit.
- Account Credit.
- Retiree Credit.
- Limited Access Credit.
- Product Factors.
- Retirement Community/Limited Access Community Credit.
- Key Factors.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Effective 09/18/2020 HART-132528948 [SERFF Filing Access - North Carolina](#)

76. **Hartford Casualty Insurance Company**

- Age of Home Credit.
- Account Credit.
- Retiree Credit.
- Limited Access Credit.
- Product Factors.
- Retirement Community/Limited Access Community Credit.
- Key Factors.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Eff. 9-18-20 HART-132528841 [SERFF Filing Access - North Carolina](#)

77. **Hartford Fire Insurance Company**

- Age of Dwelling Credit for all territories except 7, 8, 41, 48, 49 and 52.
- Account Credit deviation for all territories.
- Retirees Credit, named insured is age 50 and older.
- Limited Access Credit-Forms HO 00 04 and HO 00 06 is protected 24 hours a day.
- Product Factor (Merit, Elite, CCRL, Premier), - Forms HO 00 04 and HO 00 06.
- Retirement community/Limited Access Community Credit.
- Key Factor for Premier, CCRL and Elite.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Eff. 10-9-10 HART-126607350 [SERFF Filing Access - North Carolina](#)

78. **Hartford Insurance Company of Midwest**

- Age of Home Credit.
- Account Credit.
- Retiree Credit.
- Limited Access Credit.
- Product Factors.
- Retirement Community/Limited Access Community Credit.
- Key Factors.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Effective 9-18-20 HART-132528832 [SERFF Filing Access - North Carolina](#)

79. **Hartford Underwriters Insurance Company**

- Age of Home Credit.
- Account Credit.
- Retiree Credit.
- Limited Access Credit.
- Product Factors.
- Key Factors.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Eff. 9-18-20 HART-132528935 [SERFF Filing Access - North Carolina](#)

80. **Heritage Property & Casualty Insurance Company**

- Territory Deviation.
- Age of Home.
- Maximum Discount.
- Companion Policy Discount.
- Book of Transfer Discount.
- Longevity Discount.
- Mature Homeowner Discount.
- New Purchase Discount.
- Secured Community Discount.
- Windstorm Mitigation-Hip Roof Discount.
- Tier Criteria Table.
- Clear Space Discount.
- Accredited Builder Discount.
- Age of Roof Credit.
- Hardiplank Siding Discount.



- Eff 6-1-22 HPCI-133191256 [SERFF Filing Access - North Carolina](#)

**81. Homeowners of America Insurance Company**

- Companion Policy Discount.
- Rating Tiers.
- Claim Free Renewal Discount.
- New Purchase Discount.
- Secured Community Discount.
- Maximum Discount Rule.
- Accredited Builder.
- Territory Deviations.
- Claims History.
- Age of Construction.
- Water Heater Location.
- Number of Stories.
- Smart Home Discount.
- Roof Material Factor
- Plumbing Type
- Flooring Type Factor
- Recent Home Inspection
- Bathroom Count
- Household Composition
- Age of Insured Discount
- VA Loan Discount
- Eff 2-1-2024 HAIC-133394945 [SERFF Filing Access - North Carolina](#)

**82. Homesite Insurance Company of the Midwest**

- Partner Discount – HO3.
- Protection Construction – HO3.
- Base Class Premium – HO3 & HO4.
- County – HO3.
- Key Factors – HO3, Coverage A.
- Year of Construction – HO3.
- Age of Home – HO3.
- Age of Roof – HO3.
- Insurance Risk Score – HO3 & HO4.
- Loss History – NAOG Claims – HO3.
- Wood Stove – HO3.
- Channel Factor – HO4
- Personal Property (Coverage C) Replacement Cost – HO3.
- Deductibles – All Perils – HO3.
- Deductibles – Windstorm or Hail – HO3.
- ACV Roof Surfacing – HO3.
- Eff 05-26-2024 HMSS-133957075 [SERFF Filing Access - North Carolina](#)

**83. Horace Mann Insurance Company**

- Installment Payment Plan Waive Initial \$3 Installment Fee.
- Multi-Line Discount.
- Credit Tier Deviations/Insurance Score.
- Installment Payments – EFT.
- Educator Deviation.
- Claims Deviation.
- Territorial Deviation.
- Home Buyer Discount Deviation.
- Eff 6-01-2024 HRMN-133977926 [SERFF Filing Access - North Carolina](#)

84. **Horace Mann Property & Casualty Insurance Company**

- Installment Payment Plan – Waive Initial \$3.00 Installment Fee.
- Multi-Line Discount.
- Credit Rating Tier/Insurance Score.
- Installment Payments – EFT.
- Educator Deviation.
- Claims Deviation.
- Territorial Deviation Form 3.
- Home Buyer Discount Deviation.
- Eff 6-01-2024 HMPC-133977926 [SERFF Filing Access - North Carolina](#)

85. **IDS Property Casualty Insurance Company**

- Protective Device Credits
- Deductible Credits Forms HO 00 04 HO 00 06.
- Home and Auto Discount.
- Replacement Cost on Contents Discount Forms HO 00 03, HO 00 04 HO 00 06.
- Condo Coverage A increased limits.
- Newly Constructed Dwellings-Utilities Rating Plan.
- Coverage C Increased Limits.
- Refrigerated Personal Property
- Townhouse/Rowhouse
- Costco Discount
- Territories Base Rates (Form HO 00 04).
- Installment Electronic Funds Transfer.
- Eff 1-1-18 PRCA-131110328 [SERFF Filing Access - North Carolina](#)

86. **Incline Casualty Company**

- Base Premium Computation.
- Base Premium Computation, Key Factors.
- Windstorm or Hail Exclusion Credit.
- Year of Construction.
- Underwriting Tier.
- Age of Insured.
- Number of Losses.
- Smart Home Fire Protective Devices.
- Smart Home Theft Protective Devices.
- Smart Home Water Protective Devices.
- Age of Home.
- Windstorm Mitigation Program.  
Eff 6-1-22 ICC-133209823 [SERFF Filing Access - North Carolina](#)

87. **Indemnity Insurance Company of North America**

- New Construction Credit: New - 20%; 2% less credit for each yr. to 9th yr.
- All Forms: Fixed Dollar Deductible: Credit varies 15% - 40%.
- Personal Property Increased Limit: \$2 premium charge per \$1000 of coverage.
- Forms 2 & 3: Replacement Cost Coverage Personal Property: HO 0490; Factor 10.5% includes increased Coverage C to 70% of Coverage A at no additional premium charge.
- Protective Device Credits: All zones & protection classes: Credit varies 2% - 15%.
- Rated Deviation: Homeowners - 11%; Tenants - 10%; Condominiums - 15%.
- Eff. 9-1-99

88. **Indiana Lumbermens Mutual Insurance Company**

- Forms 1, 2, 3 & 3 w/15: 15% 0-10 yrs. old; 10% 11-15 yrs. old; 0% 16 yrs. & over.
- Eff. 9-1-85

89. **Insurance Company of North America**

- Forms 1, 2 & 3: Fixed dollar deductible credits; \$500-11%; \$1000-21%; \$2500-34%.
- Form 4: Fixed dollar deductible credits; \$500-11%; \$1000-25%; \$2500-40%.
- Forms 1, 2 & 3: Rate for increase in Coverage C; \$1 per \$1000.
- Forms 1, 2 & 3: Personal Property Replacement Cost coverage HO 290; Charge shall be 4% of adjusted base premium. Coverage C must be increased to 70% of A & \$1 per \$1000 charge made.
- Protective Device Credits: All zones & all protection classes: Credits vary from 1%-15%.
- Eff. 5-1-92

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

- Form 6: 35%.
- Form 4: 20%.
- Forms 2 & 3: Deductible Credits; \$250 - 15%; \$500 - 25%; \$1000 - 35%.
- Forms 2, 3, 3w/15 & 6: Age of Dwelling Discount; 0-5 yrs. - 15%; 6-10 yrs. - 10%; 11-20 yrs. - 5%.
- Forms 1, 2, 3, 3 w/15 & 8: 28%.
- Home Buyers Discount: 10% first 3 yrs. ownership; 5% second 3 yrs.
- Forms 1, 2, 3 & 3 w/15: Delete 5% surcharge for replacement cost of contents.
- Eff. 6-15-88

91. **Integon General Insurance Corporation**

- Tier Deviation.
- Internal Transfer Deviation.
- Rate Stability.
- National General Employee Deviation.
- Primary Policy Condition Deviation.
- Secondary Policy Condition Deviation.
- Eff. 7-10-23 GMMX-133659928

92. **Integon Indemnity Corporation**

- Delete surcharge for \$100 deductible.
- Form 6: 15% deviation.
- Replacement Cost Coverage C: Delete surcharge for replacement cost on contents.
- Deviation by Amount of Insurance: Cov. A amount \$50,000 - \$250,000 & above & based on territory.
- Deductible Credits Form 3; Terr. 32, 33, 34-41 - \$250 ded; \$500 ded. \$1000 & \$2500 ded. Credits vary .05%-41%.
- Long Term Customer Discount: 5-9 yrs. renewal with company - 5%; 10 yrs. or longer with Company - 10%.
- Eff. 5-1-92

93. **Integon National Insurance Company**

- Companion policy discount Form HO 00 04 with auto or recreation vehicle.
- Deviation of 6% Form HO 00 04.
- Eff 5-15-12 GMMX-128088782 [SERFF Filing Access - North Carolina](#)

94. **Kemper Independence Insurance Company**

- Additional Coverage – Jewelry and Furs Deviation.
- Unit Owners Coverage A Special HO 00 06.
- Electronic Funds Transfer.
- Base Premium Computation.
- Distance to Coast.
- Protection Construction.
- Year of Construction (All Forms Except HO-4 and HO-6).
- Age of Home (All Forms Except HO-4 and HO-6 6 Years+).
- Age of Home (Form HO-6).
- Age of Roof Deviation.
- Age of Primary Named Insured.
- Billing Fee.

- Base Premium Computation – Key Factor Table.
- Deductible.
- Coverage A Per Square Footage.
- Foundation.
- Loss History (1-3 years).
- Loss History (4-5 years).
- Number of Baths.
- Number of Stories.
- Occupancy Type.
- Swimming Pool.
- Punctual Payment.
- Roof Type.
- Square Footage.
- Theft Protection.
- Tier Deviation.
- Trampoline Deviation.
- Wood Burning Stove.
- Advanced Quote.
- Affinity Group.
- Home Buyer.
- Home Safety.
- Multi-Policy Discount.
- Paperless Discount.
- Eff 6-15-22 KEMP-133206066 [SERFF Filing Access - North Carolina](#)

95. **Lemonade Insurance Company**

- Base Premium Computation.
- Personal Property Replacement Cost Loss Settlement.
- Other Members of a Named Insured's Household.
- Installment Payment Plan.
- Tier Rating Factors.
- Loyalty Credits.
- Renovation Credits.
- Swimming Pool Factors.
- Gated Community Credit Factors.
- Wind Protection Device Credit Factors
- Management Company Credit Factors.
- EFF. 07-15-2019 PERR-131941574

96. **Liberty Insurance Corporation**

- Liberty Mutual Advantage.
- Multi Policy Discount.
- Paid in Full Discount.
- Mortgagee Billing Discount.
- Payroll Deduction Discount.
- Electronic Funds Transfer (EFT) Discount.
- Paperless Policy Discount.
- Military Discount.
- Early Shopper Discount.
- Installment Payments.
- Liberty Tier Program.
- Eff. 2-20-17 LBPM-130532916 [SERFF Filing Access - North Carolina](#)
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97. **Liberty Mutual Fire Insurance Company**

- Mass Merchandising Program – 5% deviation when certain criteria is met
- Installment Payment Plan all forms.

- Coverage A Dwelling Limit for form HO 00 06.
- Watercraft Deviation by limits of liability.
- Multi-Policy Discounts.
- Property Tiering Program.
- Condominium and Renters Tiering Program.
- Eff. 8-23-10 LBPM-126601313 [SERFF Filing Access - North Carolina](#)

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

- Forms 2,3,4, & 6 35% deviation.
- Forms 2 & 3 Dwellings 0-10 years – 10%.
- Eff 11-1-86

99. **Lighthouse Property Insurance Corporation**

- Base Premium Computation – HO 00 03 Deviation.
- Year of Construction.
- Age of Home.
- Book Transfer Discount.
- Claim Free Discount.
- Companion Policy Discount.
- Golden Age Discount.
- New Purchase Discount.
- Secured Communities Discount.
- E-Policy Discount.
- Maximum Discount.
- Wood Burning Stove.
- Experience Rating.
- Affinity Discount.
- Partial Hip Roof (Wind Mitigation Program).
- Distance to Coast.
- Eff. 6-1-22 SPIS-133141146 [SERFF Filing Access - North Carolina](#)

100. **Lititz Mutual Insurance Company**

- Combination of Forms.
- Optional Higher Deductible - \$2500.
- 
- Eff. 7-1-2024 LTTZ-133901691 [SERFF Filing Access - North Carolina](#)

101. **LM Property and Casualty Insurance Company**

- New Home Credit: Age of Home 0 - 7 yrs. of age: Credit varies 0%-20%.
- Deductible credits
- Personal Property Replacement Cost: - HO-3 Apply 4% surcharge to adjusted base premium.
- Enhanced Dwelling Limit (EDL) – Form HO-3 \$1.00 per policy.
- Protective Device Credits: Variable Credits 2%-15%.
- Forms 3, 3w/15, Premier & 6: 5% Mature Homeowners Credit.
- Personal Property – Increased Limit Form HO-3: \$1.00 per \$1,000 increase of insurance
- Mature Homeowner Credit – Forms HO-3 and HO-6 5% credit. A premium credit applies if any named insured is age 55 or older as of the effective date of the policy.
- Companion for Life Discount all forms 10% credit.
- Secured Community Credit: Credit applies if primary residence is located in a fully secured or partially secured community. Fully secured - 10%; Partially secured -5%.
- Electronic Funds Transfer Fee: No charge.
- Increased Limits Jewelry, Watches & Furs: \$14 per \$1000 of Coverage.
- Personal Property Replacement Cost: Form HO4 and HO 6 Minimum charge of \$20.
- Silverware, Goldware, & Pewterware: \$2.50 per \$500.
- Deviation for 3 & 4 Family Liability Rates.
- Deviation by Liability Coverage.
- Outboard Motors & Water Craft Deviation for Coverage E, Increased Limits: Certain criteria apply.

- Outboard Motors & Water Craft Deviation for Coverage F, Increased Limits: Certain criteria apply.
- Business Property - Increased Limits Deviation: \$10 per \$2500.
- Eff. 3-14-03 PC058007

102. **Lyndon Southern Insurance Company**

- Base Premium Computation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Credit.
- Key Factors.
- Age of Construction.
- Scorecard.
- Primary Insured Age Factor.
- Loss History.
- Smart Home, Fire Protective Devices Discount.
- Smart home Theft Protective Devices Discount.
- Smart Home Devices Discount.
- Age of Home.
- Gated Community Discount.
- Loyalty Discount.
- Advance Quote Discount.
- New Home Buyer Discount.
- Welcome Discount.
- Affinity Discount.
- Smoke-Free Home Discount.
- Employee Discount.
- Protective Devices – Maximum Credit Allowed Waived.
- Additional Amount of Insurance for Coverage A.
- Personal Property Replacement Cost.
- Ordinance or Law.
- Limited Water Backup and Sump Discharge or Overflow Coverage.
- Refrigerated Personal Property.
- Credit Card Increased Limit.
- Eff. 2-16-23 LFST-133490495 [SERFF Filing Access - North Carolina](#)

103. **Markel American Insurance Company**

- Windstorm or Hail Exclusion Credit – Form 3.
- Year of Construction Credit-Newly Constructed Dwelling.
- Mature Retiree Credit.
- Age of Dwelling.
- New Roof Credit.
- Loss Free Renewal Credit.
- Eff. 6-1-22 MRKA-133234776 [SERFF Filing Access - North Carolina](#)

104. **Massachusetts Bay Insurance Company**

- Deductible Credits for all forms except HO 00 04 and HO 00 06.
- Deductible Credits for Forms HO 00 04 and HO 00 06.
- Windstorm & Hail Deductible Credits.
- Account Credit.
- Personal Property – Increased Limits.
- Electronic Funds Transfer Installment Payment Plan.
- Mass Merchandising Plan.
- Direct Bill Policies Installment Payment Plan.
- Caps on Credits/Discounts of 35%.
- Wind/Hail Exclusion HO-3.
- Wind/Hail Exclusion HO-4 & HO-6.
- Personal Property (Coverage C) Replacement Cost.
- Personal Property (Coverage C) Replacement Cost.
- Eff 5-1-20 HNVR-132218112 [SERFF Filing Access - North Carolina](#)

105. **Medmarc Casualty Insurance Company**

- New Home Credit: 0-1 yr.-20%; 2 or 3 yrs.-18%; 4 yrs.-15%; 5 yrs.-12%; 6 yrs.-10%; 7 yrs.-9%; 8 yrs.-6%; 9 yrs.-3%; 10 yrs.- 2%.
- Smoke Detectors Discount: 2.0%.
- Eff. 7-15-90

106. **The Members Insurance Company**

- Account Factor.
- Loss History Factors.
- Coverage A Amount.
- AAA Affinity Factors.
- Financial Responsibility Factors.
- Home Buyer Factors.
- Territory Factors.
- Age of Home Factors.
- Age of Roof Factors.
- Woodstove Factors.
- Water Protection Device.
- Market Tier.
- Deductible Factors.
- Advance Quote.
- Maximum Deviation.
- County Factor.
- Number of Stories.
- Senior Retiree.

Tenure Factors (E)

EFT or Recurring Credit Card Payment (E)

Eff 2-1-2024 CMCG-133835124 [SERFF Filing Access - North Carolina](#)

107. **Merastar Insurance Company**

- New Home Credit.
- Safe and Sound Discount.
- Auto-Home Discount.
- Waiver of installment charge.
- Increased Special Limits of Liability.
- Merastar Maximum Credit.
- Deductible credits;Forms 3 & 5: \$500 - \$1000
- Deductible credits;Forms 4 & 6: \$500 - \$1000
- Protective Device Credits.
- Boat Liability Rate Deviation.
- Base rate deviation Forms 3 & 8: based on territory: Credit varies.
- Base rate deviation Forms 4 & 6: based on territory.
- Account Discount.
- Eff. 6-1-11 UNTR-126984235 [SERFF Filing Access - North Carolina](#)

108. **Meritplan Insurance Company**

- Affinity Discount.
- Electronic DFT and Online Processing Discount.
- Eff 11-5-10 BALB-126700430 [SERFF Filing Access - North Carolina](#)

109. **Metropolitan Direct Property & Casualty Insurance Company**

- Territory Deviation.
- Deductibles.
- Additional Limits of Liability.
- Personal Property Replacement Cost Loss Settlement.

- Year of Construction – Newly Constructed Dwellings.
- Protective Devices.
- Mature Homeowners Discount.
- Multi-Policy Discount.
- Mass Merchandising Account Deviation.
- Met ReWards Claim Free Discount.
- Increased Ordinance or Law Coverage.
- Earthquake Coverage.
- Platinum Coverage Package.
- Tier Program.
- Eff. 6-15-17 METX-131065571 [SERFF Filing Access - North Carolina](#)

110. **Milbank Insurance Company**

- Base Class Premium Computation.
- Protection Construction Factors.
- Key Factor Table.
- Year of Construction – Newly Constructed Dwellings.
- Townhouse or Row House Factor.
- Protective Devices.
- Deductibles.
- ACV Roof Loss Settlement.
- Age of Home.
- Distance to Coast.
- Insurance Score.
- Coverage A per Square Footage.
- Stories and Square Footage.
- Number of Bathrooms.
- Tier Factor.
- Loss Experience.
- Home Purchase Discount.
- Advance Quote Discount.
- Prior Carrier Discount.
- Maximum New Business Discount.
- Age of Roof.
- Age of Roof Tenure.
- Roof Shape.
- Multi Policy Discount.
- Smart Home Protective Device Factor.
- Dwelling Use.
- Employee Discount.
- Eff. 6-1-22 STAT-133167349 [SERFF Filing Access - North Carolina](#)

111. **Montgomery Mutual Insurance Company**

- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Pers Prop Increased Limits: .50 per \$1000 of insurance for Coverage C.
- Deductible Amount Deviation: Forms 3, HE-7, HE-7w/20 & HE-7w/21: Credit varies
- 10% Account Credit when auto policy is written for the same insured through Montgomery Mutual Insurance Co.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: New Home Credit: New - 6 yrs. of age: Credit varies 0% - 20%.
- Base Rate Deviation by Territory: Forms 3, HE-7, HE-7w/20 & HE-7w/21 Credit varies 0% -7.1%
- Form 4: Base Rate Deviation by Territory: Credit varies 0% - 14.8%.
- Form 6: Base Rate Deviation by Territory: Credit varies 9.3% - 32%.
- Protective Device Credits: Credits vary 2% - 15%.
- Base Rate Deviation on HE-7 - 1.15, HE-7w/20 - 1.20 & HE-7w/21 - 1.25.
- Replacement or Repair Cost Protection(HO 3211): \$5 per policy when criteria is met.
- All Forms: 10% Account Credit.
- Water Craft Liability Deviation - 70%.



- Form 3: Amount of Coverage A Relativity Curve Deviation: Credit varies 0.6% - 7.4%.
- Eff. 8-15-02 PC052789

112. **NGM Insurance Company**

- Year of Construction.
- Age of Home Discount.
- Multi-Line Discount.
- Protective Device Credits (All Forms).
- Replacement Cost on Contents HO-2, HO3, HO4, HO5 and HO6.
- Personal Property Replacement Cost.
- Personal Injury.
- Limited Water Back-up of Sewers or Drains.
- Credit Card, Fund Transfer Card, Forgery, and Counterfeit Money.
- Special Computer Coverage.
- Increased Special Limits of Liability.
- Increased Limits of Coverage D.
- Installment Payment Plan.
- Ordinance or Law – Increased Amount of Coverage.
- Refrigerated Property Coverage.
- Insurance Score Rating Rule.
- Territorial Base Rate Deviation.
- Coverage C Relativities.
- New Business Discount.
- Loss Free Discount.
- Policy Form Relativities.
- Eff. 6-1-22 NGMC-133148673 [SERFF Filing Access - North Carolina](#)

113. **National General Insurance Company**

- All Forms: Protection Device Credits: Variable credits from 2% to 15%.
- All Forms, except 4 & 6: Deductible/factors; \$100-1.10 - no minimum or maximum charge; \$500-.90; \$1000-.80.
- Forms 4 & 6: Deductible/factors; \$100/\$250 theft - 1.05. No minimum or maximum charge; \$500-.90; \$1000-.77.
- Form 3: New/Renovated Home Discount; Variable credits based on age of dwelling & type of renovation.
- Forms 4 & 6: Thrifty Fifty Discount; 10% credit if insured meets criteria.
- Forms 1, 2 & 3: \$5 Photo Credit New Business.
- Form 4: Building additions & alterations increased limits \$5 per \$1000 of insurance.
- Form 6: Coverage A Dwelling; Basic & Increased Limits, \$5000 Coverage A is provided at no additional charge. Charge \$5 per \$1,000 for increased limit up to total of \$15,000.
- Forms 4 & 6: Loss of Use; Increased limits \$3 per \$1000 of additional insurance.
- Form 3: Base rate deviation; Rating factor of .80 applies.
- Form 6: Base rate deviation; Rating factor of .80 applies.
- Installment Payment Plan: Two payment plan - \$2 per installment.
- Eff. 6-1-99

114. **National Specialty Insurance Company**

- Forms 2 & 3: Base deviations vary by amounts of insurance - \$55,000 - \$120,000 & over; Territory 34 Cumberland County - 0% - 22.1%; Territories 32, 33, 35 & 41 - 0% to -35.1% deviations vary by amount of insurance. \$50,000 - \$120,000 & over; all other territories 0% - 35.1%. Deviation vary by amounts of insurance \$50,000 - \$120,000 & over.
- Forms 4 & 6: 10% credit applies to optional coverages that are applicable exclusively to Forms 4 & 6.
- All Forms, except 4 & 6: 20% credit applies to optional coverages.
- Forms 2, 3 & Homeowners Plus: Fixed dollar amount deductible credits; \$500-10%; \$1000 - 17%.
- Forms 4 & 6: Fixed dollar amount deductible; \$500 - 10%; \$1000 - 23%.
- Homeowners Plus Package: Form 3 Credit for amount of insurance \$50,000-\$69,000 - 10%; \$70,000 - 110,000 - 11%; \$120,000 - \$170,000 - 12%; \$180,000 - \$200,000 - 13%, each additional \$10,000 - 0% when special requirement are met.
- Forms 4 & 6: 10%.
- Forms 2, 3 & Homeowners Plus: New home credit - 25% current yr.; 2.5% less credit each added yr.

- Premium credit for alarm systems HO 216: 2-15%.
- All Forms: Manned Security Discount: 10% additional when property is residential area with limited entry & exit points manned by employed uniformed security guards.
- All Forms: 55 & Retired Discount: 10% if one insured is 55 or older & both insured & spouse, if any, are neither gainfully employed or seeking gainful employment. Residence must be principal residence of applicant.
- Earthquake Coverage: Superior construction will be rated same as frame construction.
- Form HO-6: Coverage A increased limits; \$3 for each additional \$1000.
- Form HO-6: Units regularly rented to others HO-33; Charge 25% of base premium.
- Eff. 5-1-92 *Name changed from State National Specialty Company effective 3/16/04*

115. **National Surety Corporation**

- Protective Device Credits: All forms & all territories: 1% - 15% credit applies to company base premium.
- Portfolio Credit: 5% credit applies to all homeowners policies when Personal Catastrophe Coverage and Personal Inland Marine Coverage is written with Company.
- Eff 12-01-03 PC065123

116. **National Union Fire Insurance Company of Pittsburgh**

- Territorial Base Rate Deviation.
- Amount of Insurance Relatives Deviation.
- Maximum Credit for Protective Devices waived.
- Higher Deductible Credit.
- Increased Coverage C Limit Deviation.
- Renovated House Credit.
- Gated Community Credit.
- Loss Free/ Persistency Credit.
- Eff. 10-13-00 PC037427

117. **Nationwide General Insurance Company**

- Base Premium Computation with and without Wind or Hail, Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Amount of Insurance, Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Deductibles - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Age of Construction - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, and HO 00 06
- Age of Home - Forms HO 00 002, HO 00 03, HO 00 05, HE-7 and HO 00 06.
- Home Renovation - Forms HO 00 02, HO 00 03, and HO 00 05.
- Home Purchase - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, and HO 00 06.
- Age of Oldest Insured- Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Gated Community - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Supplemental Heating - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Prior Insurance - Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7, and HO 00 06.
- Safe Home Rating Plan - Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, and HO 00 06.
- Protection Class - Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7, and HO 00 06.
- Roof Age and Type - Forms HO 00 02, HO 00 03, and HO 00 05 and HE-7.
- Associate Discount - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Number of Units Forms HO 00 04 and HO 00 06.
- Installment Payment Plan - Forms HO 00 02, HO 00 03, HO 00 05, HE-7, HO 00 04 and HO 00 06.
- Intra-Agency – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7, and HO 00 06.
- Personal Status – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7 and HO 00 06.
- Home and Car – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7 and HO 00 06
- Multi-Line – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7 and HO 00 06
- Occupant Count – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7, and HO 00 06
- Miles to Coast Deviation - Forms HO 00 02, HO 00 03, HO 00 05, HO 00 04, HE-7 and HO 00 06.
- Census Block Deviation - Forms HO 00 02, HO 00 03, HO 00 05, HO 00 04, HE-7 and HO 00 06.
- Distribution Deviation – Forms HO 00 02, HO 00 03, HO 00 04, HO 00 05, HE-7 and HO 00 06
- Base Premium Computation - Homeowners Enhancement Program - Forms HE-7.
- Eff. 5-1-23 NWPP-133557540 [SERFF Filing Access - North Carolina](#)

118. **Nationwide Mutual Fire Insurance Company**

- Base Premium Computation Forms HO 02, HO 03 & HO 05.
- Home and Car Discount.
- Amount of Insurance.
- Deductibles.
- Protective Device.
- Safe Home Rating Plan.
- Age of Home Component.
- Age of Construction.
- Nationwide Associate.
- Multi-Line Deviation.
- Installment Payment Plan.
- Prior Insurance.
- Census Block Deviation.
- Personal Property Replacement Cost.
- Eff 5-1-20 NWPC-132247163 [SERFF Filing Access - North Carolina](#)

119. **Nationwide Mutual Insurance Company**

- Base Premium Computation, Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Home and Car Deviation Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Deductibles – Forms HO 02, HO 03, and HO 05.
- Protective Device – Forms HO 04 and HO 06.
- Safe Home Rating Program – Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Age of Oldest Insured - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Personal Status - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Age of Construction - Forms HO 02, HO 03, and HO 05.
- Amount of Insurance – Forms HO 02, HO 03, and HO 05.
- Age of Home - Forms HO 02, HO 03, and HO 05.
- Home Purchase - Forms HO 02, HO 03, HO 05, and HO 06.
- Nationwide Associate - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Prior Insurance Deviation Forms HO 02, HO 03 and HO 05.
- Multi-Line - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Installment Payment Plans.
- Census Blocks.
- Eff. 6-1-23 NWPP-133556234 [SERFF Filing Access - North Carolina](#)

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

- Territory Relativities - Forms HO 02, HO 03, and HO 05.
- Home and Car Deviation Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Amount of Insurance – Forms HO 02, HO 03, and HO 05.
- Deductibles – Forms HO 02, HO 03, and HO 05.
- Protective Device – Forms HO 02, HO 03, and HO 05.
- Safe Home Rating Plan – Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Age of Home Component by Major Systems and Roof - Forms HO 02, HO 03, and HO 05.
- Age of Construction - Forms HO 02, HO 03, and HO 05.
- Nationwide Associate - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Multi-Line Deviation - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Installment Payment Plan - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Prior Insurance - Forms HO 02, HO 03, HO 04, HO 05, and HO 06.
- Census Block - Forms HO 02, HO 03, and HO 05.
- Eff. 6-1-23 NWPP-133556502 [SERFF Filing Access - North Carolina](#)

121. **Netherlands Insurance Company**

**Preferred Homeowners**

- Personal Property Increased Limits. Forms 3, HE-7, HE-7w/20 & HE7w/21 \$.50 per \$1000 of insurance
- Deductible amounts deviation Credit: Forms 3, 4, 6, HE-7, HE-7w/20 & HE-7w/21 :Credit varies
- New Home Credit: Forms 3, HE-7, HE-7w/20 & HE-7w/21: Credit varies.

- Protective Device Credit: Forms 3, HE-7, HE-7w/20 & HE-7w/21: Credit varies
- Base Rate Deviation by Territory Forms 3, HE-7, HE-7w/20 & HE7-21:: Credit varies.
- Form 4: 3% Key Premium Deviation by Territory.
- Form 6: Key Premium Deviation: Credit varies 29.3%-31.6%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211- Replacement or Repair Cost Protection: Premium charge \$5.
- Forms 3, 4, 6, HE-7, HE-7w/20 & HE-7w/21: 15% deviation for policies written as part of Personal Protector Package Policy.
- Water Craft Deviation of 70%.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: HE-7 factor - 1.15; HE-7w/20 factor - 1.20; HE7w/21 - 1.25.
- Amount of Coverage A Relativity: Deviation varies .6% - 7.4%.  
**Standard Homeowners**
- Personal Property Increased Limits Forms 3, HE-7, HE-7w/20 & HE-7w/21: ; \$.50 per \$1000 of insurance.
- Deductible Credits; Forms 3, HE-7, HE-7w/20 & HE-7w/21: credit varies.
- New Home Credit: Forms 3, HE-7, HE-7w/20 & HE-7w/21: 0 -12 yrs. of age: Credit varies 0% - 25%.
- Protective Device Credit: Forms 3, HE-7, HE-7w/20 & HE-7w/21: Credit varies 2% - 15%.
- Base rate deviation by territory: Forms 3, HE-7, HE-7w/20 & HE-7w/21 Credit varies
- Base Rate Deviation HO 6 by territory: Deviation varies.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: credit varies
- Replacement or Repair Cost Protection: Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211 Premium charge \$5.
- Deviation will apply to HO 3 standard, HE 7 standard HE7/w20 standard, HE 7/ w21 standard for monoline homeowners premiums when they ar written as part fot the Personal Protector Package Policy.
- Water Craft Deviation of 70%.
- Amount of Coverage A Relativity curve: Deviation varies .6% - 7.4%.
- Eff 10-15-02 PC053999

122. **New Hampshire Insurance Company**

- Forms 1, 2, 3, 3w/15 4 & 6: Age of dwelling credit; 0-20 yrs. - 10%.
- Replacement or Repair Cost prot. Coverage A (HO-500): \$1 per policy.
- Eff. 7/1/87

123. **New South Insurance Company**

- Deviation by Amount of Insurance: Coverage A amount: \$50,000 - \$250,000 & above based on territory.
- Long-term Customer Discount: 5-9 yrs. with Co. on HO policy - 5%; 10 yrs. or longer with Co. on HO policy - 10%.
- Deductible Credits.
- Form 6: 15%.
- Delete surcharge for \$100 deductible.
- Replacement Cost- Coverage C: Delete surcharge for replacement cost on contents.
- Eff. 5-1-92

124. **NC Farm Bureau Mutual Insurance Company**

- Personal Property Replacement Cost.
- Deductibles.
- Deductibles – Windstorm or Hail Deductibles.
- Additional Residence Rented to Others.
- Other Structures Rented to Others – Residence Premises.
- Watercraft – Outboard Motors.
- New Home Deviation, Forms HO 00 02 and HO 00 03.
- Enhancement Deviation.
- Base Premium Computation.
- Deviations - Forms HO 00 02 and HO 00 03.
- Deviations by Territories 110,120,130,140,150,160.
- Deviations on Forms HO 00 04 and HO 00 06.
- Eff. 6-1-2024 NCFM-134005129 [SERFF Filing Access - North Carolina](#)

125. **North River Insurance Company**

- Forms 1, 2, 3 & 3 w/15: Age of dwelling credit; 0 - 1 yr. - 20%; 2% less credit each added yr.
- Preferred plan deviation for owners forms: Varying credits based on amount of insurance & territory.

- Forms 1, 2, 3 & 3 w/15: Replacement cost contents for preferred owners forms to \$1 per \$1000 of increased Coverage C.
- All Forms: Replacement cost on contents; Deletion of \$20 minimum additional premium.
- Forms 1, 2, 3 & 3 w/15: Higher deductible credits factors; \$500 - .89; \$1000 - .80; \$2500 - .67.
- Forms 4 & 6: Higher deductible credits factors; \$500 - .83; \$1000 - .67; \$2500 - .54.
- Premises Alarm System: Expand table of credits for protection classes 1 - 7 to include class 8.
- Form 6: 20%.
- Eff. 3-1-90

126. **Occidental Fire & Casualty Company of North Carolina**  
**Policy Forms HO 02, HO 03, HO 05**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction.
- Masonry Construction.
- Deductible.
- Companion Auto.
- Age of Construction.
- Age of Home.
- Roof Age.
- Mature Homeowner.
- Tier.
- Wind Mitigation.
- Number of Stories.
- Wind Exclusion.
- Easy Plan Installment Plan.
- Maximum Discount.

**Policy Form HS 03**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction.
- Deductible.
- Age of Construction.
- Age of Home.
- Roof Age.
- Tier.
- Wind Mitigation.
- Number of Stories.
- Easy Plan Installment Plan.
- Maximum.
- Eff. 8-18-23 OCCD-133746125 [SERFF Filing Access - North Carolina](#)

127. **Owners Insurance Company**

- Key Factors Deviation.
- Protective Device Credit.
- Protective Device Alarm Systems.
- Mature Owners Discount.
- Townhouse or Row House Deviation.
- Credit Card, Fund Transfer Card, Forgery, & Counterfeit Money.
- Form HO 00 06 Coverage A Dwelling Increased Limits and Special Coverage.
- Personal Injury.
- Special Personal Property Coverage.
- Multi-Policy Discount.
- Outboard Motors and Watercraft Deviation.
- Life/Homeowners Multi-Policy Discount.
- Home/Umbrella Multi-Policy Discount.

- Paid in Full Discount.
- Personal Property Increased Limits.
- Base Premium Computation - Protection Construction Factors.
- Year of Construction Discount.
- Base Premium Computation.
- Windstorm or Hail Exclusion Credit.
- Windstorm Mitigation Program.
- Changes or Cancellations.
- Limited Coverage for Theft of Personal Property.
- Underwriting Score.
- Solid Fuel Heating Appliances.
- Actual Cash Value Loss Settlement Windstorm or Hail Loses to Roof Surfacing.
- Roof Age and Type.
- Advance Quote.
- Age of Home.
- Water Shut-Off System Discount.
- Automatic Back Up Generator Discount.
- Limited Water Back-Up and Sump Pump Discharge or Overflow Coverage.
- Refrigerated Personal Property.
- Unique Building.
- Underwriting Company Discount.
- EFT- Installment Payment Options.
- Green Discount.
- Eff 12-19-23 AOIC-133843250 [SERFF Filing Access - North Carolina](#)

128. **Pacific Employers Insurance Company**

- Forms 1, 2 & 3: Fixed dollar deductible credits; \$500-11%; \$1000-21%; \$2500-34%.
- Form 4: Fixed dollar deductible credits; \$500-11%; \$1000-25%; \$2500-40%.
- Rate for increase in Coverage C: \$1 per \$1000.
- Forms 1, 2 & 3: Replacement Cost Coverage Charge shall be 4% of adjusted base premium. Coverage C must also be increased to 70% of Coverage A at \$1 per \$1000.
- Protection Device Credits: All zones & all protection classes; Credits vary 2%-15%.
- New Home Discount: Credit varies 2% -20% based on age of dwelling. Credit applies to base premium.
- Base Rate Deviation: Homeowners -25%; Tenants -15%; Condominiums -20%.
- Eff. 2-24-98

129. **Pacific Indemnity Company**

- Windstorm or Hail Exclusion Credit.
- Windstorm Loss Mitigation Credit.
- Protection Construction Factors.
- Protective Devices – Maximum Credit.
- Optional Higher Deductibles HO 00 04 and HO 00 06.
- Named Storm Deductible Percentage 5%.
- Additional Amounts of Insurance.
- Gated Community Credit.
- Payment Options – Bank Account Debit Installment Payment Plan.
- House Key Factors.
- Replacement Cost Loss Settlement – Certain Non-Building Structures.
- Supplemental Loss Assessment Coverage.
- Water Back Up and Sump Discharge or Overflow.
- Base Rate Territory Discount.
- Eff 4-1-18 ACEH-131193183 [SERFF Filing Access - North Carolina](#)

130. **Palomar Specialty Insurance Company**

- Base Premium Computation.
- Underwriting Tier.
- Mature Homeowner Discount.

- Year of Construction.
- Age of Home.
- Personal Property (Coverage C) Replacement Cost.
- Secured Community.
- New Purchase Discount.
- Companion Policy Discount.
- Partial Hip Roof Discount.
- Distance to Coast.
- Age of Roof.
- Maximum Discount.
- Eff 5-1-21 CCGI-132741567 [SERFF Filing Access - North Carolina](#)

131. **Peerless Insurance Company**

- Protective devices.
- Base Premium Computation (HO 00 06).
- Installment Payment plan – no charge for each installment for Electronic Fund Transfer.
- Eff. 9-1-12 LBRM-128206895 [SERFF Filing Access - North Carolina](#)

132. **Pennsylvania Lumbermens Mutual Insurance Company**

- Forms 1, 2 & 3: 10% dwellings 5 yrs. old or less; 5% dwellings 6-10 yrs. old.
- All Forms: 10%.
- Eff. 10-1-85

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

- Windstorm or Hail Exclusion Credit.
- Personal Property Increased Limit.
- Account Credit (Multi-Policy).
- Watercraft Deviation.
- Protective Device Credit.
- Additional Protective Device Credits.
- Ordinance or Law Coverage All Forms Except HO 00 08.
- Preferred Advantage Program.
- Form HO 00 06 Coverage A Dwelling Basic and Increase Limits and Special Coverage.
- Credit Card Fund Transfer Card, Forgery and Counterfeit Money.
- Supplemental Loss Assessment Coverage.
- Personal Property – Increased Special Limits of Liability.
- Refrigerated Personal Property.
- Limited Water Back Up and Sump Discharge or Overflow.
- Personal Injury Increased Special Limits of Liability.
- Installment Charges-Recurring Payments Automatically Deducted.
- Affinity Group Discount.
- Agency Transfer Transaction Factor.
- Underwriting Scorecard.
- Eff 6-15-2024 PNPR-133981896 [SERFF Filing Access - North Carolina](#)

134. **Pharmacists Mutual Insurance Company**

- -25% base rate deviation.
- Waiver of premium is amended to \$5.
- Installment Payment Plan: Charge varies based on installment plan.
- Personal Package Discount: Credit varies when criteria is met.
- Automatic Adjustments of Limits: Annual 4% increase at no charge.
- Effective 5-1-07 PC102682 [SERFF Filing Access - North Carolina](#)

135. **Phoenix Insurance Company**

- Base Rate.
- Coverage A Relativity.
- Coverage C Relativity.

- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- Home Buyer Credit.
- Multi-Line Insurance & Financial Services Institution Employees Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Eff 10-16-23 TRVD-133716543 [SERFF Filing Access - North Carolina](#)

136. **Platte River Insurance Company**

- Age of Dwelling
- Account Credit Program: 15% discount when insured has coverage for both auto & HO policies through UIC.
- Preferred Homeowners Credit: 0% - 23% Credit by territory, PPC, construction type: Other criteria apply.
- Revitalized Home Credit for dwellings 25 yrs. or older if certain criteria is met.
- Deductible Credits: Forms 3, 4, & 6.
- Base Premium Discount for Form 6: A factor of .80 applies.
- Protective Device Credits: All Forms: Credit varies 1% - 15%.
- Replacement Cost on Contents: Forms 3, 4, & 6: Minimum premium does not apply.
- Additional Limits of Liability for Coverages A, B, C, & D: Form 3: 6% credit when certain options are selected.
- Pers Prop Replacement Cost: Form 3: 5% of base prem with min prem waived when certain options are selected.
- Personal Injury: Form 3: Charge waived if certain coverages and options are selected.
- Water Back-Up of Sewers or Drains: Form 3: Charge waived if certain coverages and options are selected.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit: Form 3: Charge waived if certain coverages and options are selected.
- Special Computer Coverages: Form 3: Charge waived if certain coverages and options are selected.
- Coverage C Increased Special Limits of Liability: Form 3: Charge waived if certain coverages and options are selected.
- Fire Department Service Charge: Form 3: Increased to \$1000 in lieu of \$500 if certain coverages and options are selected.
- Form 3: Coverage D Increased to 30% of Coverage A will be deleted if certain coverages & increased limits options are selected.
- Form 3: Coverage A Relativities Deviation.
- Form 3: Ordinance or Law will be 4% of base premium if certain coverages & increased limits options are selected.
- Form 3: The charge for Refrigerated Property Coverage will be deleted if certain coverages & increased limits options are selected.
- Eff.10-1-99

137. **Praetorian Insurance Company**

- HO 03 Base Rate Deviation.
- Year of Construction.
- New Purchase Discount.
- Renovated Home Discount.
- Mature Citizen Discount.
- Builder Credit.
- Loss Free Renewal Credit.
- Multi-Policy Credit.
- Protective Devices.
- Maximum Credit.
- Age of Home – Newly Constructed Dwelling Discount.
- Eff 6-1-22 QBEC-133177940 [SERFF Filing Access - North Carolina](#)
- **Tenant Homeowners**
- Claim factor form HO 00 04
- Eff 12-31-15 QBEC-130292311 [SERFF Filing Access - North Carolina](#)



138. **Privilege Underwriters Reciprocal Exchange**

- Years Renovated – Major Systems Completely Replaced.
- Territory Deviation.
- Coverage A Deviation.
- Superior Construction Credits.
- Permanently Installed Generator Credit.
- Financial Responsibility Factor.
- Seasonal/Secondary Home.
- Occupancy Deviation.
- Multi Policy-Auto Companion Credit.
- Multi Policy – Personal Excess Liability Credit.
- Multi Policy- Jewelry and Art Credit.
- Protective Devices- Maximum Credit Waived.
- Loss Free Credits-No Claims within Last 5 Years.
- AOP Deductible Discount-Deductibles Greater than \$2,500.
- Mortgage Free Credit.
- Cost Per Square Foot Factor.
- Age of Construction
- Eff 7-1-24 PRIV-133955103 [SERFF Filing Access - North Carolina](#)

139. **Progressive Northern Insurance Company**

- Zone deviations.
- Protection class Construction Factors.
- Key Factors.
- Underwriting Tier.
- Companion Policy.
- E Policy.
- Advance Quote discount.
- Loss History.
- Paid in full discount.
- Bundled Coverage Credit.
- Secured community discount.
- Household structure.
- Personal Property Replacement Cost.
- Protective Devices.
- Eff 7-15-15 ASIT-130101836 [SERFF Filing Access - North Carolina](#)

140. **Progressive Southeastern Insurance Company**

- Zone Deviations.
- Protection Class Construction Factors.
- Base Premium Computation. – Key Factors.
- Underwriting Tier.
- Companion Policy.
- E-Policy.
- Advance Quote Discount.
- Loss History.
- Paid in Full Discount.
- Secured Community Discount.
- Household Structure.
- Personal Property Replacement Cost.
- Protective Devices.
- Windstorm or Hail Exclusion Credits.
- Eff 6-1-22 AMSI-133137727 [SERFF Filing Access - North Carolina](#)

141. **Providence Washington Insurance Company**

- Forms 2 & 3: Deviation by territory, Coverage A amount & protection class: Credit varies.

- All Forms, except 4 & 6: New Home Credit: 1 to 20 yrs. old: Credit varies 1% to 20%.
- All Forms, except 4 & 6: Deductible credits: \$500 - 10%; \$1000 - 17%; \$2500 - 25%.
- Protective Devices for all protection classes & territories: Credits vary 1%-15%.
- Forms 2, 3 & 6: 15% Multiple Policy Credit when Providence Washington writes auto & homeowner.
- Waiver of Premium: \$5 or less.
- Personal Property Replacement Cost: Minimum charge not applicable.
- Eff. 4-18-00 PC033008

142. **QBE Insurance Corporation**

- New Purchase Discount.
- Renovated Home Discount.
- Mature Citizen Discount.
- Loss Free Renewal Credit.
- Multi-Policy Credit.
- Protective Devices.
- Maximum Policy Credit.
- Year of Construction – Newly Constructed Dwellings.
- Age of Home – Newly Constructed Discount.
- Eff 6-1-22 QBEC-133191757 [SERFF Filing Access - North Carolina](#)

143. **Republic-Franklin Insurance Company**

*Personal Edge Homeowners*

- Base Rate Deviations.
- Coverage A Key Factor Curve (all forms except HO 4 and HO 6).
- Deductible for All Forms except HO 4 and HO 6.
- Program Tiered Rating.
- Account Credit (All Policy Forms).
- Age of Construction.
- Age of Home (All policy forms except HO4 and HO6)
- New Home Buyer Credit.
- AVC Loss Settlement – Roof Surfacing.
- Distance to Coast.
- Age of Roof.
- Roof Type.
- Square Footage.
- Pool Factor
- Log Factor
- Flexible Hose Credit
- High Efficiency Gas Furnace Credit (HO2, HO 3, HO5 and HO6)
- Monitored Thermostat Credit.
- Water Leak Alarm Credit.
- HO 00 02, HO 00 03, HO 00 05 Package Summary.
- HO 00 02, HO 00 03, HO 00 05 Premier Extension Pac
- Suburban Rating Protection Class.
- Mass Merchandising Plan.
- W.I.S.E./Affinity Group Program.

*Essential Homeowners*

- Base Rate Deviations.
- Coverage A Key Factor Curve (all forms except HO 4 and HO 6).
- Deductible for All Forms Except HO 4 and HO 6.
- Program Tiered Rating.
- Account Credit (all policy forms).
- In-Agency Auto Policy Credit
- Age of Construction.
- Age of Home (all policy forms except HO4 or HO6).
- New Home Buyer Credit.
- AVC Loss Settlement – Roof Surfacing.

- Distance to Coast.
- Age of Roof.
- Roof Type.
- Square Footage.
- Pool Factor
- Log Factor
- Flexible Hose Credit.
- High Efficiency Gas Furnace Credit (HO2, HO3, HO5, and HO6).
- Monitored Thermostat Credit.
- Water Leak Alarm Credit.
- Package Summary HO 00 02, HO 00 03, HO 00 05.
- Extension Package HO 00 02, HO 00 03, HO 00 05.
- Suburban Rating Protection Class.
- Eff. 12-1-23 UTCX-133868621 [SERFF Filing Access - North Carolina](#)

144. **Response Worldwide Insurance Company**

- Protective Devices Discount: 3% for deadbolt locks on all main doors & fire extinguishers in house.
- Forms 1, 2, 3 & 3w/15: Deductible Credits; \$500 - 12%; \$1000 - 24%; \$2500 - 36%.
- Forms 4 & 6: Deductible Credits; \$500 - 17%; \$1000 - 30%; \$2500 - 37%.
- Replacement or Repair Cost Protection (HO-500); Waive \$5 charge.
- Forms 4 & 6: 10% deviation.
- Forms 4 & 6: Personal Property (Coverage C) Replacement Cost: 1.30 factor applies.
- Eff. 1-15-95

145. **RLI Insurance Company**

- Year of Construction-Newly Constructed Dwellings.
- Age of Dwelling.
- Loss Free Renewal Credit.
- New Roof Credit.
- Mature Retiree Credit.
- Windstorm or Hail Exclusion.
- Eff 10-1-18 RLSC-131596324 [SERFF Filing Access - North Carolina](#)

146. **Safe Harbor Insurance Company**

- Base Premium Computation.
- Underwriting Tier.
- Mature Homeowner Discount.
- Year of Construction.
- Age of Home.
- Personal Property Replacement Cost.
- Secured Community.
- New Purchase.
- Companion Policy Discount.
- Partial Hip Roof Discount.
- Distance to Coast.
- Roof Age/Material.
- Maximum Discount Rule.
- Eff 2-15-21 CCGI-132680590 [SERFF Filing Access - North Carolina](#)
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147. **Safeco Insurance Company of America**

- Deductibles.
- Account Credit.
- Credit Card, Fund Transfer Card, Forgery.
- Other Insured Locations.
- Special Personal Property Coverage – HO 4 and HO 6.
- Tier Relativities – Credit Scoring.

- Employee Discount Plan.
- Territory.
- Renewal Credit.
- Age of Roof.
- Umbrella Account Credit.
- Roof Type.
- Protection Class.
- Coverage A Per Square Footage.
- Advance Quote Discount.
- Coverage C Amount.
- Year of Construction.
- Newer Home Credit.
- Eff. 1-15-23 LBPM-133435344 [SERFF Filing Access - North Carolina](#)

148. **Safeco Insurance Company of Indiana**

- Form 3: Preferred Business; 25% off Bureau rates when eligibility guidelines are met.
- Form 3: Standard Business; 5% off Bureau rates when eligibility guidelines are met.
- Form 6: 17% off Bureau rates when eligibility guidelines are met.
- Form 3: Preferred Business; Guaranteed Replacement Cost Coverage A charged waived.
- Form 3: New Home Credit; During calendar yr. - 10%; 1% additional credit each added yr. to 9th yr
- Eff. 2-15-95

149. **SafePort Insurance Company**

**Policy Forms HO 02, HO 03, HO 05**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction.
- Masonry Construction.
- Deductible Deviation.
- Companion Auto Deviation.
- Year of Construction Deviation.
- Age of Home Deviation.
- Roof Age Deviation.
- Mature Homeowner Deviation.
- Tier Deviation.
- Wind Mitigation Deviation.
- Number of Stories Deviation.
- Wind Exclusion Deviation.
- Easy Plan Installment Plan Deviation.
- Maximum Deviation.

**Policy Form HS 03**

- Base Premium Computation.
- Amount of Insurance.
- Protection Construction Deviation.
- Deductible Deviation.
- Age of Construction Deviation.
- Age of Home Deviation.
- Roof Age Deviation.
- Tier Deviation.
- Wind Mitigation Deviation.
- Number of Stories Deviation.
- Easy Plan Installment Plan Deviation.
- Maximum Deviation.
- Eff. 8-13-23 OCCD-133746817 [SERFF Filing Access - North Carolina](#)

150. **Select Insurance Company**

- Forms 1, 2, 3 & 3 w/15: 15%.
- Eff. 2/8/86

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

- Forms 4 & 6: 25%.
- Forms 1, 2, 3 & 3w/15: Replacement Cost on Personal Property; Delete 5% surcharge.
- Forms 4 & 6: RC Personal Property; shall be \$1 per \$1000 of ins. applied to Coverage C.
- Protective Devices Credit: Factors vary .85 to .98.
- All Forms, except 4 & 6: Fixed dollar amount deductible factors.
- Amount of Insurance Deviation: \$60000 - \$140000: Credit varies 0%-25%.
- Age of Dwelling Credits: New 20%; 1 yr. old 18%; 2% less credit each added yr. through 9th yr.
- Eff. 5/1/92

152. **Selective Insurance Company of the Southeast**

- Credit for protective devices: Factors vary .85 to .98.
- Forms 1, 2, 3, & 3 w/15: Replacement cost on personal property; Delete 5% surcharge.
- Forms 4 & 6: Charge an annual additional premium of \$1 per \$1000 of insurance applied to Coverage C. Minimum limit of Coverage is \$12000.
- All Forms, except HO 4 & HO 6: Fixed dollar amt ded factors; \$500 - .85; \$1000 - .80; \$2500 - .70.
- Amount of Insurance Deviation: \$20000 - \$75000; Credits vary 3.0% - 10.0%.
- Eff. 5-1-2

153. **Sentry Insurance A Mutual Company**

- All Forms, except 4 & 6: Fixed dollar amt ded; Factors for Cov A limits: \$500 ded. - .91; \$1000 ded. - .79; \$2500 ded. - .62.
- Eff. 11-1-96

154. **Service Insurance Company**

- Territory Deviation.
- Coverage A Amount of Insurance Deviation.
- Protection Construction Deviation.
- Masonry Construction Deviation.
- Deductible Deviation.
- Companion Auto Deviation.
- Year of Construction Deviation.
- Age of Home Deviation.
- Roof Age Deviation.
- Mature Homeowner Deviation.
- Tier Deviation.
- Wind Mitigation Deviation.
- Number of Stories Deviation.
- Wind Exclusion Deviation.
- Easy Plan Installment Plan Deviation.
- Maximum Deviation.
- **HS 03 Deviations**
- Territory Deviation.
- Coverage A Amount of Insurance Deviation.
- Protection Construction Deviation.
- Deductible Deviation.
- Year of Construction Deviation.
- Age of Home Deviation.
- Roof Age Deviation.
- Tier Deviation.
- Wind Mitigation Deviation.
- Number of Stories Deviation.
- Easy Plan Installment Plan Deviation.

- Maximum Deviation.
- Eff. 5-1-20 OCCD-132315141 [NCDOI](#)

155. **Sirius American Insurance Company**

- Base Premium Computation deviation Form HO 00 04.
- Protection Construction deviation factors.
- Personal Property Coverage C Replacement Cost Loss Settlement.
- Limited Water Back-up and Sump Discharge or Overflow Coverage.
- Personal Injury Coverage.
- Eff 916-15 DEAH-130186953 [SERFF Filing Access - North Carolina](#)

156. **Southern Guaranty Insurance Company**

- Form 3 & HE-7: Deviation by Territorial Relativities.
- Form 4: Deviation by Territorial Relativities.
- Form 6: Deviation by Territorial Relativities.
- Form 3 & HE-7: Amount of Insurance Deviation.
- Form 3 & HE-7: New Home Credit; 1 yr. - 18%; 2% less credit each added yr. to 9th yr.
- All Forms, except 4 & 6: Deductible Credits; \$500-.91; \$1000-.83; \$2500-.75. Forms 4 & 6: \$500-.90; \$1000-.77; \$2500-.63.
- Forms 4 & 6: Personal Property (Coverage C) Replacement Cost Coverage; Factor 1.30 from 1.40.
- Reduced charge for Personal Property Increased Limits: Form 3 - \$1; Form 3w/15 - \$2.
- Reduced rates for Outboard & Water Craft Liability.
- Forms 3, 4 & 6: Personal Injury Coverage at no charge.
- Form 3 & HE-7: Exceptional Homeowner: 10% credit when criteria are met.
- Protective Devices Credit: Credit varies.
- Multi-Policy Credit: 5% credit applies when insured has personal auto & homeowners with Southern Guaranty Insurance Company.
- Eff. 1-1-01 PC038720

157. **Southern Insurance Company of Virginia**

**PREFERRED**

- Territory Deviation; for form HO 00 02, HO 00 03, and HO 00 05 Credit varies.
- Optional Deductible Credits: Change in credit for increasing the deductibles based on Coverage A limit.
- Protective Device Credits Combined – credit varies.
- Additional Amounts of Insurance – form HO 03 and HO 05.
- Personal Property Replacement Cost HO 00 02, HO 00 03 and HO 00 05.
- Southern Homeowners Account Credit Plan.
- Credits for newer homes.
- Outboard Motors and Watercraft reduced rates.
- HE-00 07 Program – 10% credit for policies written with HE 00 07, HE 00 07 with HE 32 20 or HE 00 07 with HE 32 21.
- Automatic Payment Plan.
- Multi-Protector Plus-Coverage C Increase Special Limits of Liability.
- Multi-Protector Plus – Business Property.
- Multi-Protector Plus-Personal Injury Coverage
- Multi-Protector-Water Backup
- Multi-Protector Plus-Refrigerated Property
- Multi-Protector Deluxe-Coverage C Increase Special Limits of Liability
- Multi-Protector Deluxe-Business Property
- Multi-Protector Deluxe Personal Injury Coverage
- Multi-Protector Deluxe Water Backup
- Multi-Protector Deluxe Refrigerated Property
- Multi-Protector Deluxe Loss Assessment Coverage
- Multi-Protector Elite Coverage C Increased Special Limits of Liability
- Multi-Protector Elite Business Property
- Multi-Protector Elite-Personal Property Replacement Cost Coverage
- Multi-Protector Elite Personal Injury Coverage

- Multi-Protector Elite Water Backup
- Multi-Protector Elite Refrigerated Property
- Multi-Protector Elite Loss Assessment Coverage
- Multi-Protector Elite Increased Ordinance or Law Coverage
- Multi-Protector Elite Increased Section II Limits of Liability

**STANDARD**

- Territory Deviation for HO 00 02, HO 00 03, and HO 00 05.
- Optional Deductible Credits: Change in credit for increasing the deductibles based on Coverage A limit.
- Protective Device Credits Combined – credit varies.
- Additional Amounts of Insurance – form HO 03 and HO 05.
- Personal Property Replacement Cost HO 00 02, HO 00 03 and HO 00 05.
- Personal Property Replacement Cost Coverage HO 00 04 and HO 00 06.
- Credits for newer homes.
- Outboard Motors and Watercraft reduced rates.
- HE-00 07 Program – 10% credit for policies written with HE 00 07, HE 00 07 with HE 32 20 or HE 00 07 with HE 32 21.
- Southern Homeowners Account Credit Plan.
- Automatic Payment Plan.
- Multi-Protector Plus-Coverage C Increase Special Limits of Liability.
- Multi-Protector Plus – Business Property.
- Multi-Protector Plus-Personal Injury Coverage.
- Multi-Protector-Water Backup.
- Multi-Protector Plus-Refrigerated Property.
- Multi-Protector Deluxe-Coverage C Increase Special Limits of Liability.
- Multi-Protector Deluxe-Business Property.
- Multi-Protector Deluxe Personal Injury Coverage.
- Multi-Protector Deluxe Water Backup.
- Multi-Protector Deluxe Refrigerated Property.
- Multi-Protector Deluxe Loss Assessment Coverage.
- Eff 1-1-09 DNGL-125861191

158. **Southern Pilot Insurance Company**

- Base Class Premium Forms HO 00 03, HO 00 05, HE-7.
- Base Class Premium Form HO 00 04.
- Base Class Premium Form HO 00 06.
- Amount of Insurance Deviation (HO-3, HO-5 and HE-7).
- Year of Construction Credits Primary and Secondary.
- Optional Deductible Credits.
- Replacement Cost Coverage.
- Reduced Charge for Personal Property Increased Limits.
- Outboard Motor and Watercraft Liability.
- Multi-Policy Credit.
- Enhancement Factor Deviation.
- Age of Home.
- Protective Device Credit.
- Eff. 12-1-18 QBEC-131654641 [SERFF Filing Access - North Carolina](#)

159. **SPARTA Insurance Holdings**

- New Home Credit All Forms, except 4 & 6;: 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
- Personal Property Replacement Forms 2 & 3: Cost; Charge to increase Cov C to 70% of Cov A; \$1 per \$1000.
- Additional Limit of Liability for Coverage A. HO 3211. \$5 premium charge.
- Protective Devices Credits: PPC 1-7 - 2%-15%; PPC 8-9 - 1%-15%: Maximum credit of 20% applies.
- Inflation Guard Endorsement (HO-243) at 6% - at no charge.
- Fixed dollar amount deductible credits Forms 2 & 3;: \$500-15%; \$1000-21%; \$2500-38%.
- Fixed dollar amount deductible credits Forms 4 & 6;: \$500-10%; \$1000-23%; \$2500-37%.
- Increased Coverage A limits HO-6 \$3000 coverage A at no additional charge. Coverage A limit may be increased.

- Form 6: 6.4% deviation.
- 5% discount for insured age 49 or older.
- Form HE-7; HE7w/20 & HE7w/21: Reduced Factors.
- Deviation by amount of insurance for Coverage A \$250,000 - \$500,000. Variable credit.
- Windstorm or Hail Deductible credit varies by amount of deductible
- Eff. 8/15/02 PC053953

160. **Spinnaker Insurance Company**

- Territory Deviation.
- Year of Construction.
- Underwriting Tier.
- Mature Homeowner Discount.
- Age of Home.
- Residence Premises.
- Personal Property Replacement Cost.
- Secured Community Discount.
- New Purchase Discount.
- Companion Policy Discount.
- Full Hip and Partial Hip Roof Discount.
- Eff. 1-1-17 CCGI-130840106 [SERFF Filing Access - North Carolina](#)

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

- Forms 1, 2, 3 & 3 w/15: New Home Discount: Yr. of construction; 0-1 yr. of age - 15%; 2-3 yrs. - 13%; 4-5 yrs. - 11%; 6-7 yrs. - 9%; 8-9 yrs. - 7%; 10-11 yrs. - 5%; 12-15 yrs. - 3%.
- Forms 1, 2, 3 & 3 w/15: Personal Property Replacement Cost; No charge for Cov C increase from 50% to 70%.
- Forms 4 & 6: 30% surcharge to basic premium (after higher deductible credit) & for attaching HO-50.
- All Forms: Minimum premium \$15 per policy.
- Eff. 9-23-92

162. **St. Paul Guardian Insurance Company**

- Operation Identification Credit: 5% rate credit on Basic Homeowners Insurance Premium.
- New Home Discount: 0-1 yr.-18%; 2-3 yrs -15%; 4-5 yrs.-10%; 6-7 yrs -8%; 8-9 yrs -7%; 10-11 yrs.-5%; 12-15 yrs.-3%.
- Personal Injury Protection (Form HO-82) provided at no additional charge.
- Forms 3, 3 w/15, 4, 6, HE-7 & HE-7w/HE20: Deductible credits: \$500 - 11%; \$1000 - 23%; \$2500 - 37%.
- Form 6: 14.5% off St. Paul Guardian HO-4 rates.
- Form 3: Deviation on policy amount Relativities by territory; Variable credits.
- Form 4: Deviation on base rates by territory; Variable credits.
- Forms 4 & 6: Deviation on policy amount Relativities by territory; Variable credits.
- Form 3: Replacement or repair cost Coverage A (HO-500) provided at no charge.
- Protective Devices Credit & Home Safety Coverage Credits.
- Business Pursuits Section II coverage: All classifications will be rated same as rate shown for clerical employees.
- Water Craft: Same charge applies for lengths over 15 - 26 feet & over151 horsepower as to lengths up to 15 feet & below 151 horsepower.
- Home Day Care: Rated at Bureau rates for Permitted Incidental Occupancies (HO-42).
- Forms 3, 3w/15, 4 & 6: Pers prop replacement cost (HO-290) coverage is provided at no additional charge.
- Homeowners PAK II Credit: Forms 3, 4, 6 & HE-7; 10% when insured qualifies for PAK II Program for terr 32 - 43.
- Base premiums for HE-7 policies: No additional charge.
- Base premium for HE-7w/HE-20 policies: +2.0% above St. Paul Guardian HO-3 rates.
- Base premium for HE-7w/HE-21 policies: +4.0% above St. Paul Guardian HO-3 rates.
- Renewal Credit: credit when insured maintains consecutive yrs. of both auto & homeowners coverage with the St. Paul, 3-5 yrs. Credit varies 3%-5%.
- Forms 3 & 3w/15: Personal property increase limits; \$1 per \$1000 of insurance.
- Installment Payment Plan: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.
- Employee Discount: 20% new business: 15% renewals.
- Eff. 3-1-00



163. **St. Paul Mercury Insurance Company**

- Operation Identification Credit: 5%.
- New Home Discount: 0-1 yr. - 15%; 2-3 yrs. - 13%; 4-5 yrs. - 11%; 6-7yrs. -9%; 8-9 yrs. -7%; 10-11 yrs. -5%; 12-15 yrs. -3%.
- Personal Injury Protection (HO-82) provided at no additional charge.
- Personal Property Replacement Cost (HO-290) coverage is provided at no additional charge.
- Forms 3, 3 w/15, 4 & 6: Deductible credits; \$500 - 11%; \$1000 - 23%; \$2500 - 37%.
- HO-6: 15% on Companies HO-4 rates.
- HO-3: Deviation on base rates by territory; Credit varies 15.5% - 37.2%.
- Form 4: Deviation on base rates by territory; Credit varies 16.0% - 29.6%.
- Forms 4 & 6: Deviation on policy amount Relativities by territory; Credit varies 0.1% - 3.1%.
- Form 3: Replacement or repair cost Coverage A (HO-500) provided at no charge.
- Protective Devices Credit & Home Safety Coverage Credits.
- Business Pursuits Section II Coverage: All classifications will be rated same as rate shown for clerical employees.
- Water Craft: Same charge apply for lengths over 15-26 ft. & over 151 horsepower as to lengths up to 15 ft. & below 151 horsepower.
- Home Day Care: Rated at Bureau rates for Permitted Incidental Occupancies (HO-42).
- Installment Payment Plan: \$2 charges each installment.
- Eff. 3-1-95

164. **Stillwater Property and Casualty Insurance Company**

- Base Premium Computation.
- Eff. 6-1-22 FDLY-133141666 [SERFF Filing Access - North Carolina](#)

165. **Standard Fire Insurance Company**

- Base Rate.
- Coverage A Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- Home Buyer Credit.
- Installment Payments.
- Eff. 10-16-23 TRVD-133716154 [SERFF Filing Access - North Carolina](#)

166. **Starr Indemnity & Casualty Company**

- All Forms: Personal Prop Replacement Cost; Minimum additional premium for coverage is deleted.
- All Forms: Protective Devices; Maximum credit allowed is deleted.
- All Forms, except 4 & 6: Fixed dollar amount deductible credits.
- Eff. 4-1-95

167. **State Automobile Mutual Insurance Company**

- Auto-Home Discount.
- Protective Devices – Maximum Credit.
- Protection Class 9 Rates.
- Townhouse/Row House.
- Three or Four Family Dwelling.
- Residence Held in Trust.
- Ordinance or Law Coverage.
- Boating Course Credit.
- Watercraft Membership Credit.
- Installment Payment Plan.
- Employee Group Discount Plan.
- Advance Quote Discount.
- Key Factors – Policy Size Relativity.

- Wind Hail Exclusion Credits for Masonry Construction.
- Wind Mitigation Credits for Masonry Construction.
- Age of Construction.
- Eff 6-1-22 STAT-133169573 [SERFF Filing Access - North Carolina](#)

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

- Protective Devices Credits.
- Protection Class 9 Rates.
- Townhouse /Row House.
- Three or Four Family Dwelling.
- Residence Held in Trust.
- Ordinance or Law Coverage.
- Boating Course Credit.
- Watercraft Membership Credit.
- Payment Plan Options.
- Employee Group Discount Plan.
- Advance Quote Discount.
- Base Premium Key Factor Relativity.
- Wind Hail Exclusion Credits for Masonry Construction.
- Wind Mitigation Credits for Masonry Construction.
- Age of Construction.
- Eff. 6-1-22 STAT-133169570 [SERFF Filing Access - North Carolina](#)

169. **State Farm Fire and Casualty Company**

- Base Premium Computation HO 00 03.
- Base Premium Computation HO 00 04.
- Base Premium Computation HO 00 06.
- Protective Devices.
- Coverage A Increased limits & Special Coverage-Form 6.
- Claim Record Rating Plan Deviation.
- Loyal Customer Discount.
- Installment Plan Payment Deviation.
- Refrigerated Personal Property.
- Home and Auto Discount.
- Named Storm Percentage Deductible HO 00 03.
- Named Storm Percentage Deductible HO 00 04.
- Named Storm Percentage Deductible HO 00 06.
- All Perils Deductibles HO 00 03.
- Customer Rating Index.
- Utilities Rating Index.
- Wind Exclusion Credits by Protection Class – HO 00 03.
- Wind Exclusion Credits by Protection Class – HO 00 06.
- Location Rating Factors.
- Protection Class – Form 3
- Protection Class Forms 4 & 6.
- Amount of Insurance - Form 3.
- Windstorm Mitigation.
- Loss of Use – Increased Limit.
- Eff. 6-1-2024 SFMA-133996169 [SERFF Filing Access - North Carolina](#)

170. **Stonington Insurance Company**

- Mature Retirees Credit: 10% when required criteria are met.
- All Forms: 10% base rate deviation for protection class 1-9 & 9s for territories 32-40.
- New Roof Credit: 5% off base premium when eligibility met; Not applicable with new home credit.
- Form 3: 10% credit Preferred Homeowners Program when criteria are met.
- Loss Free Renewal Credit: Applied to renewal date of policy that has been free of losses: 1 yr. - 3%; 2 yrs. - 6%;

- 3+ more yrs. - 9%.
- Multi-Policy Credit: 10% applies to new business only when applicant has auto with agency representing Nobel & their homeowner's coverage is placed with Nobel. 5% credit applies second yr.
- Eff. 6-1-99

171. **SureChoice Underwriters Reciprocal Exchange**

Homeowners

- Base Premium Computation – Territory.
- Base Premium Computation – Key Factors.
- Base Premium Computation – Protection Construction Class.
- Masonry Construction.
- Deductibles.
- Companion Auto Deviation.
- Year of Construction.
- Age of Home.
- Age of Roof.
- Mature Homeowners.
- Tier Deviation.
- Wind Mitigation.
- Number of Stories.
- Wind Exclusion.
- Installment – Easy Pay Plan.
- Maximum Deviation.
- Wind – HS 03 Program
- Base Premium Computation.
- Base Premium Computation – Key Factors.
- Protection/Construction – Masonry/Masonry Veneer.
- Deductibles.
- Year of Construction.
- Age of Home.
- Roof Age.
- Tier Deviation.
- Wind Mitigation.
- Number of Stories.
- Installment – Easy Pay Plan.
- Maximum Deviation.
- Eff. 9-16-23 SAGE-133738823 [SERFF Filing Access - North Carolina](#)

172. **Teachers Insurance Company**

- Installment Pay Plan – Waive Initial \$3.00 Installment Fee.
- Multi-Line Deviation.
- Credit Rating Tier/Insurance Score.
- Installment Payments-EFT.
- Educator Deviation.
- Claims Deviation.
- Territorial Deviation Forms 3, 4 and 6.
- Home Buyer Discount Deviation.
- Eff. 6-1-2024 HRMN-133977928 [SERFF Filing Access - North Carolina](#)

173. **Travelers Casualty and Surety Company**

- Base Rate.
- Coverage A Relativity.
- Coverage C Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.

- Insurance Score.
- Age of Construction.
- Home Buyer Credit.
- Multi-Line Insurance and Financial Services Institution Employee's Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Eff 10-1-23 TRVD-133 [SERFF Filing Access - North Carolina](#)

174. **Travelers Indemnity Company**

- Base Rate.
- Coverage A Relativity.
- Coverage C Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- New Home Credit.
- Home Buyer Credit.
- Multi-line and Financial Institution Employee's Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Final Premium Adjustment Factor.
- Eff 10-16-23 TRVD-133716635 [SERFF Filing Access - North Carolina](#)

175. **Travelers Indemnity Company of America**

- Base Rate.
- Coverage A Relativity.
- Coverage C Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- New Home Credit.
- Home Buyer Credit.
- Multi-Line Insurance & Financial Institution Employees Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Final Premium Adjustment Factor.
- Eff. 9-1-22 TRVD-133222582 [SERFF Filing Access - North Carolina](#)

176. **Travelers Indemnity Company of Connecticut**

- Forms 3 & 3w/15: Base rate deviation based on protection class, amount of insurance & territory; Variable credit factors.
- Form 3: 12% optional coverage credit.
- Forms 3 & 3w15: Deductible credits; \$500-16%; \$1000-26%; \$2500-32%.
- Protective Device Credits: Variable credits.
- Increased Limits Coverage C: Reduce charge to \$2 per \$1000.
- New Home Credit: New - 20%; 1 yr. old - 19%; 2 yrs. 18%; 3 yrs. - 16%; 4 yrs. - 15% - 14%; 6 yrs. - 12%; 7 yrs. - 11%; 8 yrs. - 10%; 9 yrs. - 8%; 10 yrs. - 7%; 11 yrs. - 6%; 12 yrs. - 4%; 13 yrs. - 3%; 14 yrs. - 2%; 15 yrs. - 1%.
- Replacement or Repair Cost Protection: Reduce charge to \$1 per policy.
- Account Discount: 10% when insured has both auto & homeowners policy.
- Forms 3 & 3w/15: Loss Free Credit; 3+ yrs. loss free - 3% credit.
- Rate Credit for Multi-Line Insurance & Financial Services Institution Employees Credit: 20% credit.
- Eff. 11-1-96

177. **Travelers Personal Security Insurance Company**

- Base Rate.
- Coverage A Relativity.
- Account Credit.
- Loss Free Customer Credit.
- Loss History.
- Insurance Score.
- Age of Construction.
- New Home Credit.
- Home Buyer Credit.
- Multi-line and Financial Institution Employee's Credit.
- Royal SunAlliance Employee Program Credit.
- Installment Payments.
- Final Premium Adjustment Factor.
- Eff 10-16-23 TRVD-133716113 [SERFF Filing Access - North Carolina](#)

178. **Travelers Personal Insurance Company**

- Base Premium Territory Factors.
- Protection Construction Class Factors.
- Key Factors.
- Coverage C Limit Key Factor.
- Smart Protective Devices.
- Year of Construction.
- Age of Home.
- Age of Insured.
- Age of Roof and Roof Covering.
- Number of Bathrooms.
- Number of Garage Stalls.
- Number of Stories.
- Presence of Swimming Pool.
- Square Footage.
- Loss History.
- Affinity Discount.
- Early Quote Discount.
- Good Payer Discount.
- Multi-Policy Discount.
- Loss Free Discount.
- Tier.
- Installment Payment – EFT and RCC Payment Plan Options.
- Eff 10-16-23 TRVD-133695328 [SERFF Filing Access - North Carolina](#)

179. **Travelers Property Casualty Company of America**

- Base Rate Deviation: Credit varies based on territory.
- New Home Credit: 0 - 15 yrs. old: Credit varies 2% - 20%.
- Protective Device Deviation: Credit varies 1% - 15%.
- Forms 2, 3 & 3w15, 4 & 6: 10% Account Credit.
- Forms 2, 3 & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.
- Form 3w/15: 10% Additional premium charge.
- Forms 2, 3, 3/w15, 4 & 6: Loss Free Credit: 5+ yrs. loss free - 5% credit.
- Deductible Credits: Varies by amount of deductible & territory.
- Form 3: Homeowners Extra Credit: 15% when criteria are met.
- Refrigerated Personal Property. \$10 charge waived.
- Forms 3 & 6: Association Credit Program: 10% credit applies when certain criteria are met.
- Forms 2 & 3: Inflation Guard premium charge waived.
- Eff. 5-21-00 PC032643

180. **Trisura Insurance Company**

- Base Premium Computation
- Base Premium Computation – Coverage A Limit.
- Protective Devices.
- Age of Construction.
- Tier Factor.
- Age of Roof.
- Water Loss Prevention Measures.
- Secondary or Seasonal Residence.
- Roof Covering.
- Loss History Factor.
- Loss Free Discount.
- Home Buyer Discount.
- Age of Insured.
- First Responder Affinity Discount.
- Companion Policy Discount.
- Swimming Pool Factor.
- Existing Coverage.
- Tankless Water Heater Discount.
- Tree Free Discount.
- Golden Age Discount.
- Eff. 6-1-22 MOCC-133039007 [SERFF Filing Access - North Carolina](#)

181. **Twin City Fire Insurance Company**

- Age of Home Credit.
- Account Credit.
- Retiree Credit.
- Limited Access Credit.
- Product Factors.
- Key Factors.
- Insurance Score.
- Prior Losses.
- Territory Deviation Factor.
- Eff. 9-18-20 HART-132528842 [SERFF Filing Access - North Carolina](#)

182. **USAA Casualty Insurance Company**

- Tier Discount, HO 00 03.
- Tier Discount HO 00 06.
- Base Premium Computation HO 00 03.
- Base Premium Computation HO 00 06.
- Deductible Credits.
- Windstorm or Hail Exclusion Credits HO 00 03.
- Windstorm or Hail Exclusion Credits HO 00 06.
- Personal Property-Additional Coverage-Jewelry and Furs.
- Sinkhole Collapse Coverage.
- Coverage A Dwelling Basic and Increased Limits.
- Earthquake Coverage.
- Protective Devices Credits.
- Loss History.
- Auto and Home Combination Discount.
- Refrigerated Personal Property.
- Installment Payment Plan.
- Early Quote Discount.
- Three and Four Family Dwelling Coverage B Limit.
- Marital Status Discount-Form 3
- Marital Status Discount-Form 6.
- Number of Bathrooms Discount.

- Number of Stories Discount.
- Foundation Type Discount.
- Garage Type Discount.
- Number of Fireplaces Discount.
- Insurance to Value Discount.
- Multi-Product Discounts.
- Loyalty Discount.
- Square Footage Discount.
- Roof Discount.
- USAA Deviation Cap.
- Windstorm Mitigation Discount.
- USAA Windstorm Mitigation Discount.
- Eff. 11-15-23 USAA-133815631 [SERFF Filing Access - North Carolina](#)

183. **USAA General Indemnity Company**

- Tier Discount, HO 00 03.
- Tier Discount HO 00 06.
- Base Premium Computation HO 00 03.
- Base Premium Computation HO 00 06.
- Deductible Credits.
- Windstorm or Hail Exclusion Credits HO 00 03.
- Windstorm or Hail Exclusion Credits HO 00 06.
- Personal Property-Additional Coverage-Jewelry and Furs.
- Sinkhole Collapse Coverage.
- Coverage A Dwelling Basic and Increased Limits.
- Earthquake Coverage.
- Protective Devices Credits.
- Loss History.
- Auto and Home Combination Discount.
- Refrigerated Personal Property.
- Installment Payment Plan.
- Early Quote Discount.
- Three and Four Family Dwelling Coverage B Limit.
- Marital Status Discount-Form 3.
- Marital Status Discount-Form 6.
- Number of Bathrooms Discount.
- Number of Stories Discount.
- Foundation Type Discount.
- Garage Type Discount.
- Number of Fireplaces Discount.
- Insurance to Value Discount.
- Multi-Product Discounts.
- Loyalty Discount.
- Square Footage Discount.
- Roof Discount.
- USAA Deviation Cap.
- Windstorm Mitigation Discount.
- USAA Windstorm Mitigation.
- Eff 11-15-23 USAA-133815632 [SERFF Filing Access - North Carolina](#)

184. **Union Insurance Company**

- Protective Device Credit: Credit varies 2% - 15%.
- All Forms: Account Credit: 10% when auto coverage is written with Union Ins. Co.
- Form 3: New Home/Dwelling Under Construction Discount: Discount based on yr. completed & occupied. Credit varies.
- 3% - 20%.
- Mature Homeowner Credit: 5% if insured is 55 yrs. & an adult is usually home during the day.

- All Forms, except 4 & 6: Replacement cost on contents. \$10 charge plus \$2 per \$1000 when increasing Coverage C from 50% to 70% of Coverage A.
- Increased Deductible Credits: Forms 3, HE-7, 4 & 6; \$500-19%; \$1000-21%.
- Form 3: Coverage A Factor Deviation by amount & territory.
- Eff. 7-1-01

185. **United Property & Casualty Insurance Company**

**Tier 1 UPC Legacy Deviations**

- Program Tier.
- Base Premium Computation.
- Secure Community.
- Maximum Discount.
- Age of Home.
- Companion Policy.
- Claims Free Discount.
- Claims Rating Discount.
- Book Transfer.
- Prior Insurance.
- Mature Homeowner.
- New Purchase.
- Water Loss Prevention.
- Hip Roof Discount.
- All Perils Deductibles.
- Windstorm or Hail.
- Windstorm Mitigation.
- Inflation Guard.

**Tier 2 UPC 1.0**

- Program Tier.
- Base Premium Computation.
- Occupancy.
- Protective Devices.
- Secured Community.
- Inflation Guard.
- Payment Plan.
- Windstorm or Hail Exclusion.
- Maximum Discount.
- Age of Construction.
- Age of Home.
- Age of Insured.
- Companion Policy.
- Windstorm Mitigation.
- Construction Permit.
- Age of Roof.
- Echelon Development & Rating.
- Distance to Coast.
- Coastal Adjustments by Territory.
- Coastal Adjustment by Territory and Mitigation Feature.
- All Peril Deductibles.
- Eff 6-1-22 UPCI-133167520 [SERFF Filing Access - North Carolina](#)

186. **United Services Automobile Association**

- Tier Discount, HO 00 03.
- Tier Discount HO 00 06.
- Base Premium Computation HO 00 03.
- Base Premium Computation HO 00 06.
- Deductible Credits.



- Windstorm or Hail Exclusion Credits HO 00 03.
- Windstorm or Hail Exclusion Credits HO 00 06.
- Personal Property-Additional Coverage-Jewelry and Furs.
- Sinkhole Collapse Coverage.
- Coverage A Dwelling Basic and Increased Limits.
- Earthquake Coverage.
- Protective Devices Credits.
- Loss History.
- Auto and Home Combination Discount.
- Refrigerated Personal Property.
- Installment Payment Plan.
- Early Quote Discount.
- Three and Four Family Dwelling Coverage B Limit.
- Marital Status Discount – Form 3.
- Marital Status Discount – Form 6.
- Number of Bathrooms Discount.
- Number of Stories Discount.
- Foundation Type Discount.
- Garage Type Discount.
- Number of Fireplaces Discount.
- Insurance to Value Discount.
- Multi-Products Discount.
- Loyalty Discount.
- Square Footage Discount.
- Roof Discount.
- USAA Deviation Cap.
- Windstorm Mitigation Discount.
- USAA Windstorm Mitigation Discount – Form 3.
- Eff. 11-15-23 USAA-133815649 [SERFF Filing Access - North Carolina](#)

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

- Waive any additional premium of \$5 or less.
- Forms 4 & 6: Personal Property Replacement Cost Coverage; 1.35 factor.
- Increase in Coverage C limits: Forms 1, 2 & 3 - \$1.50 per \$1000; Form 3w15 - \$2.50 per \$1000.
- Form 6: Form Relativity Factor .800 in lieu of .855.
- Employee Group Discount: 15%.
- Forms 2 & 3: Additional Amount of Insurance. Premium charge \$5. HO 03211.
- Special Package Discount. 5% when criteria is met.
- Forms 2, 3, 3w/15 & 8: Deductible Credits.
- Multi-Policy Discount: 10% credit when both Residential & P P Auto policies purchased through USF&G Insurance.
- New Home Discount: 1 yr.-20%; 2% less credit to 9th yr.
- Deviation of HO-3 base rates by territory & policy amount: Credits vary.
- Eff. 4-15-00 PC030952

188. **United States Fire Insurance Company**

- Forms 2, 3, & 3 w/15: New Home Credit; 0-1 yr. old - 20%; 2% less credit each added yr.
- Forms 1, 2, 3 & 3 w/15: Higher deductible credit factors; \$500-.89; \$1000-.80; \$2500-.67.
- Forms 4 & 6: Higher deductible credit factors; \$500 - .83; \$1000 - .67; \$2500 - .54
- Premises Alarm System: Expand table of credits for protection class 1-7 to include class 8.
- All Forms: Replacement Cost on Contents: Deletion of \$20 minimum additional premium.
- Eff. 3/1/90

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

- Base Premium Computation.
- Protection Class.
- Age of Construction.

- Age of Home.
- Mature Homeowner Credit.
- Base Premium Computation – Key Factors.
- Deductible.
- Loss Record.
- Occupancy.
- Pool Deviation.
- Roof Type.
- Tier Deviation.
- Home Buyer Discount.
- Multi-Policy Discount.
- Electronic Funds Transfer.
- Ordinance or Law.
- Unit Owners Coverage A.
- Additional Coverage – Jewelry and Furs.
- Eff 7-5-23 KEMP-133615321 [SERFF Filing Access - North Carolina](#)

190. **Unitrin Safeguard Insurance Company**

- Base Premium Computation.
- Base Premium Computation - Protection Class.
- Age of Construction.
- Age of Home.
- Mature Homeowner Credit.
- Base Premium Computation - Key Factors.
- Deductible.
- Loss Record.
- Occupancy.
- Pool Deviation.
- Roof Type.
- Tier Deviation.
- Home Buyer Discount.
- Multi-Policy Discount.
- Electronic Funds Transfer.
- Ordinance or Law.
- Unit Owners Coverage A.
- Additional Coverage – Jewelry and Furs.
- Eff 7-6-23 KEMP-133616698 [SERFF Filing Access - North Carolina](#)

191. **Universal Insurance Company**

- Account Factor.
- Loss History Factors.
- Coverage A Amount.
- Affinity Factors.
- Financial Responsibility Factors.
- Home Buyer Factors.
- Territory Factors.
- Tenure Factors.
- Age of Home Factors.
- Age of Roof Factors.
- Woodstove Factors.
- Water Protection Device.
- Market Tier.
- Deductible Factors.
- Advance Quote.
- Maximum Deviation.
- County Factor.
- EFT or Recurring Credit Card Payment Plan Option.

- Number of Stories.
- Eff 2-1-23 CMCG-133395168 [SERFF Filing Access - North Carolina](#)

192. **Universal North America Insurance Company**

**Homeowners Choice Program**

- Age of Home.
- New Construction.
- Personal Property Replacement Cost No Minimum Charge.
- GEICO Affinity Credit.
- Costco Affinity Credit.
- Claims History.
- Insurance Score.
- Territory Factors.

**Homeowners Advantage**

- Age of Home.
- New Construction.
- Maximum Discount.
- Loss Settlement Options.
- Territory Factors.
- Affinity Discount.
- Claim Free.
- Claim Rating.
- Financial Responsibility Score.
- Eff 6-1-23 UNAC-133500011 [SERFF Filing Access - North Carolina](#)

193. **Utica Mutual Insurance Company**

- Personal Lines Account Credit.
- W.I.S.E./Affinity Group Program.
- Mass Merchandising Plan.
- Suburban Rating Protection Class.
- HO 00 02, HO 00 03, HO 00 05 Package Summary.
- Personal Property Replacement Cost.
- Eff. 10-1-19 UTCX-131983542 [SERFF Filing Access - North Carolina](#)

194. **Vault Reciprocal Exchange**

- Years Renovated.
- Base Premium Computation.
- Coverage A Deviation.
- Superior Construction Credits.
- Generator Credit.
- Financial Responsibility Factor.
- Seasonal/Secondary Home.
- Dwelling – Owner Occupied.
- Auto Companion Credit.
- Personal Excess Liability Companion Credit.
- Collections Companion Credit.
- Protective Devices – Maximum Credit Waived.
- Loss Free Credit.
- Mortgage Free Credits.
- AOP Deductible Credit.
- Cost Per Square Foot Factor.
- Eff. 5-1-23 SPIS-133557955 [SERFF Filing Access - North Carolina](#)

195. **Vigilant Insurance Company**

- Base Rate Territory – All Forms Except HO 00 04 & HO 00 06.
- Base Rate Territory – Forms HO 00 04 & HO 00 06.
- Key Factors.
- Protection Construction Factors.
- Protective Devices – Maximum Credit.

- Optional Higher Deductibles HO 00 04 and HO 00 06.
- Named Storm Percentage Deductible Percentage 5%.
- Additional Amounts of Insurance.
- Gated Community Credit.
- Multi-Policy Discount – Valuable Article Credit.
- Mass Merchandising Discount.
- Payment Options – Bank Account Debit Installment Payment Plan.
- Electric Back Up Discount.
- Blanket Special Coverage A Buy Up HO 00 06 Only.
- All Other Perils 1% Deductible.
- Water Leak Detection Discount.
- Eff. 6-1-22 ACEH – 133113775 [SERFF Filing Access - North Carolina](#)

196. **Westchester Fire Insurance Company**

- Forms 1, 2, 3 & 3 w/15: Age of dwelling credit 0-1 yr. 20%; 2% less credit each added yr.
- Forms 1, 2, 3 & 3 w/15: Higher deductible credit factors; \$500 - .89; \$1000 - .80; \$2500 - .67.
- Forms 4 & 6: Higher deductible credit factors; \$500 - .83; \$1000 - .67; \$2500 - .54.
- Premises Alarm System: Expand table of credits for protection class 1-7 to include class 8.
- All Forms: Replacement Cost on Contents: Deletion of \$20 minimum additional premium.
- Eff. 3/1/90

197. **XL Insurance America, Inc.**

- All Forms: Personal Property Replacement Cost Coverage; Minimum additional premium for coverage is deleted.
- All Forms: Protective Devices: Maximum credit allowed is deleted.
- Forms 1, 2 & 3: Replacement Cost on Contents: Charge \$1 per \$1000 for additional increase of Coverage C to 70% of Coverage A. Additional premium for this coverage will not apply.
- Deductibles: Deletion of minimum charges.
- Forms 1, 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .91; \$1000 - .83; \$2500 - .75.
- Forms 4 & 6: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .77; \$2500 - .63.
- Eff. 4-1-95