

**DWELLING FIRE & ALLIED LINES****1. Allied Property and Casualty Insurance Company**

- Installment Payment Plan Deviation.
- Eff: 5-15-17 NWPC-130907151

**2. Allied Trust Insurance Company**

- Base Premium Computation.
- Age of Dwelling.
- Book Transfer Discount.
- Golden Age Discount.
- Secured Communities Discount.
- Electronic Policy Discount.
- Wood Burning Stove Factor.
- Experience Rating Factors.
- Partial Hip Roof Discount.
- Eff: 11/1/22 MERL-133274199 [SERFF Filing Access - North Carolina](#)

**3. Allstate Insurance Company**

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

**4. American Economy Insurance Company garrison**

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

**5. American Family Home Insurance Company**

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

**6. American General Property Insurance Company**

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

**7. American Modern Home Insurance Company**

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

**8. American Modern Property and Casualty Insurance Company****Basic Program**

- Age of Home – Fire and Extended
- Age of Construction – Dwelling Basic
- Age of Insured
- Association Discount
- Auto/Home Discount
- Claims Free Discount
- Insurance Score
- Minimum Premium
- Multi-Policy Discount
- Paid in Full Discount
- Paperless Discount

- Territory
- Unprotected Dwellings

### **Special Program**

- Age of Construction – Dwelling Special
- Age of Insured
- Association Discount
- Auto/Home Discount
- Claims Free Discount
- Insurance Score
- Minimum Premium
- Multi -Policy Discount
- Paid in Full Discount
- Paperless Discount
- Territory
- Fire Age of Home
- Extended Coverage Age of Home
- Eff 2/6/25 AMMH-133973061 [SERFF Filing Access - North Carolina](#)

### **9. American Modern Select Insurance Company**

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

### **10. American States Insurance Company**

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

### **11. American Strategic Insurance Corporation**

- Zone Deviation – Extended and Fire Coverages.
- Age of Construction.
- Age of Home.
- Amount of Insurance.
- E-Policy – All Forms.
- Senior Retiree.
- Accredited Builder.
- Certified Property Manager.
- Secured Community.
- Months Owner Occupied.
- Credit Score.
- Wind or Hail Exclusion Credits.
- Windstorm Mitigation Credits.
- Eff 11-1-24 - AMSI-134123549 [SERFF Filing Access - North Carolina](#)

### **12. AMICA Mutual Insurance Company**

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

### **13. Amerisure Insurance Company**

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

### **14. Amerisure Mutual Insurance Company**

- Multi-Policy Credit: 10% credit applied to final premium if personal auto, homeowners & dwelling policies are insured

with Michigan Mutual Insurance Companies.

- Waive \$25 minimum additional charge for \$100 deductible clause on dwelling fire policy.
- Eff. 3-1-94

**15. Armed Forces Insurance Company Exchange**

- Deductible Factors
- Windstorm or Hail Exclusion – Territories 07, 08, 48, 49 and 52 Only.
- Extended Coverage, Broad and Special Forms- Coverage A Key Premiums
- Extended Coverage, Broad and Special Forms- Coverage C Key Premiums
- Eff: 11-1-24 ARMD-134169070 [SERFF Filing Access - North Carolina](#)

**16. Arrowood Indemnity Company**

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

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

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

**18. Central Mutual Insurance Company**

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

**19. Church Mutual Insurance Company**

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

**20. Cincinnati Insurance Company**

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

**21. Economy Premier Assurance Company**

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

**22. The Employers Fire Insurance Company**

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

**23. Employers Mutual Casualty Company**

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

**24. Federated Mutual Insurance Company**

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

**25. Fidelity & Guaranty Insurance Company**

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

**26. Fidelity & Guaranty Insurance Underwriters**

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

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

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

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

- Base Premium. Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory Deviation.
- Roof Type.
- Square Footage.
- Townhouse or Rowhouse – Number of Families.
- Multi-Product Discount.
- Loss History.
- Age of Construction.
- Home Age Discount.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 11-15-23 USAA-133816282 [SERFF Filing Access - North Carolina](#)

**29. Government Employees Insurance Company**

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

**30. Hanover Insurance Company**

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

**31. Harleysville Insurance Company**

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

**32. Harleysville Preferred Insurance Company**

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

**33. Hartford Accident & Indemnity Company**

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

**34. Hartford Casualty Insurance Company**

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

**35. Hartford Fire Insurance Company**

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

**36. Horace Mann Insurance Company**

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

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

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

**38. Integon National Insurance Company**

- 5% deviation of Coverage A for dwellings in amount of \$35,000 & above. Deviation will apply in territories 30-41, Protection Classes 1-8.
- Eff. 1-1-93

**39. Liberty Mutual Fire Insurance Company**

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

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

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

**41. Lighthouse Property Insurance Corporation**

- Base Premium Computation.
- Age of Dwelling.
- Book Transfer Discount.
- Golden Age Discount.
- Secured Communities Discount.
- Electronic Policy Discount.
- Wood Burning Stove Factor.
- Experience Rating Factors.
- Partial Hip Roof Discount.
- Eff. 6-1-21 MERL-132794630 [SERFF Filing Access - North Carolina](#)

**42. Massachusetts Bay Insurance Company**

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

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

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

**44. Milbank Insurance Company**

- Base Premium Computation.
- Key Factor.
- Deductible Factor.
- Miscellaneous Loss Costs.
- Windstorm and Hail Exclusion.
- Windstorm Mitigation.
- Age of Home.
- Distance to Coast.
- Insurance Score.
- Number of Family Units.
- Coverage A per Square Foot.
- Stories and Square Feet.
- Number of Bathrooms.
- Loss Experience.
- Age of Roof.
- Age of Roof Tenure.
- Roof Shape.
- Smart Home Protective Device Factor.
- Employee Discount.
- Minimum Premium.
- Eff. 6-25-22 STAT-133221265 [SERFF Filing Access - North Carolina](#)

**45. NGM Insurance Company**

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

**46. National Specialty Insurance Company**

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

**47. Nationwide Mutual Insurance Company**

- Installment Payment Plan.
- Unprotected Dwellings.
- Home and Car Deviation.
- Eff.2-15-23 NWPC-133449439 [SERFF Filing Access - North Carolina](#)

**48. Netherlands Insurance Company**

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

**49. Peerless Insurance Company**

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

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

- Recurring Payment Plan.
- Optional Deductibles.
- PNI Territory II (NCRB 110) Extended Coverage, Broad and Special Forms – Coverage A & C – Masonry & Frame – Key Premiums
- Eff. 11-1-24 PNPR-134168287 [SERFF Filing Access - North Carolina](#)

**51. Pharmacists Mutual Insurance Company**

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

**52. Republic Franklin Insurance Company**

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

**53. RLI Insurance Company**

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

**54. Safeco Insurance Company of America**

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

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

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

**56. Selective Insurance of The Southeast**

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

**57. Service Insurance Company**

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

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

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

**59. Southern Guaranty Insurance Company**

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

**60. Southern Insurance Company of Virginia**

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

**61. Southern Pilot Insurance Company**

- Automatic Increase In Insurance: No charge for endorsement DP 3211.
- Eff. 8-1-01 PC042381

**62. State Automobile Mutual Insurance Company**

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

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

- Installment Payment Plan E-Pay Option.
- Alarm, Smoke Detectors, Fire Extinguishers & Sprinklers, EC Premium.
- Employee Group Discount.
- Base Premium.
- Deductibles.
- Windstorm Mitigation.
- Eff. 9-11-23 STAT-133759340 [SERFF Filing Access - North Carolina](#)

**64. Travelers Indemnity Company of America**

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

**65. Twin City Fire Insurance Company**

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

**66. Tower Hill Prime Insurance Company**

- Maximum Discount.
- Occupancy.
- Windstorm or Hail Exclusion.
- Age of Insured.
- Insurance Score.
- Roof Material.
- Roof Age.
- Residence Type.
- Age of Construction.
- Age of Home.
- Distance to Coast.
- Base Premium Computation Coverage A (Fire).
- Base Premium Computation Coverage C (Fire).
- Base Premium Computation Coverage A (EC).
- Base Premium Computation Coverage C (EC).
- Mobile or Trailer Homes.
- Association Discount.
- Auto/Home Discount.
- Central Station Fire & Smoke Alarm Discount.
- Central Station Burglar Alarm Discount.
- Claims History.
- Limited Access Community Discount.
- Motion Detecting Camera Discount.
- Smart Burglar Alarm Discount.
- Smart Smoke Detector Discount.
- Paid in Full Discount
- Paperless Discount.
- Water Leak Sensors Discount.
- Water Flood or Water Leak Sensors with Automatic Shutoff Discount.
- Windstorm Mitigation Coverage A.
- Windstorm Mitigation Coverage C.
- Prior Lapse.



- Row Home/Townhome.
- Supplemental Heating Source.
- Eff. 3/1/25 THSP – 134261424 [SERFF Filing Access - North Carolina](#)

**67. USAA Casualty Insurance Company**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory Deviation.
- Roof Type.
- Square Footage.
- Townhouse or Rowhouse – Number of Families.
- Multi-Product Discount.
- Loss History.
- Age of Construction.
- Home Age Discount.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 11-15-23 USAA-133816284 [SERFF Filing Access - North Carolina](#)

**68. USAA General Indemnity Company**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory Deviation.
- Roof Type.
- Square Footage.
- Townhouse or Rowhouse – Number of Families.
- Multi-Product Discount.
- Loss History.
- Age of Construction.
- Home Age Discount.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.
- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 11-15-23 USAA-133816280 [SERFF Filing Access - North Carolina](#)

**69. Union Insurance Company**

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

**70. United Services Automobile Association**

- Base Premium Coverage A and Coverage C, Fire and Extended Coverage Base Rates.
- Tier Deviation.
- Territory Deviation.
- Roof Type.
- Square Footage.
- Townhouse or Rowhouse – Number of Families.
- Multi-Product Discount.
- Loss History.
- Age of Construction.
- Home Age Discount.
- Superior Construction.
- Earthquake Coverage, Ordinance or Law.
- Installment Payment Plan.

- Unprotected Dwellings, Vacancy Period Extension.
- Eff. 11-15-23 USAA-133816274 [SERFF Filing Access - North Carolina](#)

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

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

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

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

**73. Windsor-Mount Joy Mutual Insurance Company**

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