

RATE DEVIATION - COMPANIES OPERATING IN NORTH CAROLINA

AUTOMOBILE

ACE American Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

ACE Fire Underwriters Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

ACE Property & Casualty Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

AMEX Assurance Company:

- Downward deviation by territory for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & combined UM/UIM by territory: Credit varies by coverage.
- Accident-Free Discount : Applies to non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit; 6 yrs. or more- 15% credit.
- Forms 3 & 6: 5% Auto/Homeowner Deviation.
- Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 10% Preferred Client Deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.
- Downward deviation for vehicle usage for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.
- 1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Insurance Company.
- Costco Discount: 3% applies to policies for member insureds of Costco. Eff. 3-15-01

All America Insurance Company:

- 10% private passenger auto liability & physical damage whenever Company carries both the homeowners (HO-2, HO-3, HO-3w/I5 or HO-6) & auto coverages. Eff. 7-1-86

Allegiance Insurance Company:

- Deviation applied to non fleet private passenger auto rates when policy has no chargeable SDIP pts. & no inexperience operator: Credits vary by territory.
- Driving Quality Deviation on non-fleet private passenger when certain criteria is met.
- Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts. & no inexperience.
- 8% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.
- 9% deviation for bodily injury & property damage: 8% deviation for comprehensive & collision if insured is a member of a sponsoring education association & the policy is voluntary.
- 7% deviation on voluntary non-fleet priv. passenger coll. cov. on model yr. 1993 & up for pickups, vans or utility vehicles.
- Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. &

no inexperience.

- Deviation on one to two point accident, if insured has been insured with one of the Horace Mann Insurance Companies for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.
- Installment fee waived for monthly payments via electronic funds transfer.
- New business policies on an installment payment basis: 1st installment fee waived.
- 4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience.
- 5% deviation on private passenger auto bodily injury, property damage, comprehensive & collision for insureds in credit rating tiers 1, 2 & 3 when policy has no chargeable SDIP pts. & no inexperience operator. Eff. 3-1-01

Allstate Indemnity Company:

- 22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.
- 16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.
- Installment Pay Plan: \$1 per installment by Easy Payment Plan (EPP) Electronic Funds Transfer.
- Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99

Allstate Insurance Company:

- 1%-15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. 15% for multi-car policies.
- 1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.
- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements.
- 10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages.
- Preferred Driver Discount: 10% for non-fleet private passenger auto collision & comprehensive.
- Installment Payment Plan: \$1 - \$6 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC): Installment charges waived.
- 10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99

American Automobile Insurance Company:

- 5% non-fleet private passenger auto comp. coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comp. coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

American Bankers Insurance Company of Florida:

- 8% non-fleet private passenger physical damage insurance rates, if liability insurance is provided. Eff. 3-15-86

American Centennial Insurance Company:

- **5% non-fleet private passenger auto liability & physical damage rates. Eff. 9-1-85**

American Economy Insurance Company:

- **10% private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91**

American Employers Insurance Company:

- **Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates: Variable credits.**
- **Multi-Policy Credit: 5% when named insured has homeowner policy with Commercial Union Company.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.**

American Employers Insurance Company (Con't.):

- **Anti-Theft Device Credits Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.**
- **Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs., less than 5 yrs. & not an at fault accident in the preceding 3 yrs.: 5% for policies in force 5 yrs. and not an at fault accident.**
- **Cancellation will be done on a pro-rata basis. Eff. 4-6-98**

American Fire & Casualty Company:

- **Fampak Discount: 5% credit for all coverages.**
- **Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.**
- **Employee Discount: 15% credit for all coverages.**
- **Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.**
- **Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00**

American & Foreign Insurance Company:

- **5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.**
- **Discount for eligible employee: 20% credit to total personal auto policy premium.**
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.**
- **5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.**
- **Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.**
- **5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **Anti-Theft Device Credit applies to comprehensive coverage: Credit varies 5% - 15%.**
- **10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98**

American Home Assurance Company:

- Territory 51: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 13% - 40%.
- Territory 51: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.
- Territory 51: Deviation for collision coverage: Certain criteria apply: Credit varies 10% - 32%.
- Territory 52: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 15% - 42%.
- Territory 52: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 1% - 32%.
- Territory 52: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 31%.
- 5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.
- 5% deviation for comprehensive: All vehicles equipped with alarm only and active disabling devices.
- 15% deviation for comprehensive: All vehicles equipped with passive disabling devices.
- 5% deviation for certain coverages: All insureds within sponsored groups.
- Installment fee waived for automatic deductions from a financial account.
- 1st installment fee waived for all multiple payment modes. Eff. 2-23-01

American Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

American Manufacturers Mutual Insurance Company:

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
- 30% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.

American Manufacturers Mutual Insurance Company (Con't.):

- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.
- Deviation non-fleet private passenger auto bodily injury & property damage written voluntary based on territory: Credit varies.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if principal operator is age 55 or older & no inexperience operators.
- Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.
- Installment Payment Plan: \$1 charge if paid through electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00

American Motorists Insurance Company:

- Safety Equipment Discount: Credit varies 20%, 30% or 40% by combinations of equipment.
- Anti-Lock Braking System Discount.

- **Extended Transportation Expenses Coverage - KIP only: Coverage included at no additional charge.**
- **Cancellation - KIP only: Compute return premium on pro rata basis.**
- **Experienced Operator Credit: Principal Operator is age 55 or older & no inexperienced operators.**
- **Deferred Premium Payment Plan.**
- **7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00**

American Professionals Insurance Company:

- **Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies. Eff. 7-1-99**

American Protection Insurance Company:

- **15% non-fleet private passenger auto physical damage for risks with driving pts.**
- **42.0% non-fleet private passenger auto physical damage for risks without driving pts.**
- **20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.**
- **30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.**
- **40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.**
- **5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).**
- **Extended Transportation Expenses Coverage KIP only: Coverage is included at no additional charge.**
- **Cancellation KIP only: Cancellations will be computed pro rata basis.**
- **Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies.**
- **Experience Driver Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 55 & over & no inexperience operators.**
- **Installment Payment Plan: \$1 charge if paid through electronic funds transfer.**
- **7% Kemper Network Deviation for bodily injury, property damage, med pay, comprehensive & collision: Certain criteria apply. Eff. 9-1-00**

American Security Insurance Company:

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

American Southern Insurance Company:

- **15% Elite Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.**
- **10% Preferred Driver Discount: Applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums.**

American Southern Insurance Company (Con't):

- **2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums**
- **55 Plus Program Discount: 10% credit applies to non-fleet private passenger auto collision & other than collision when there is a least one driver 55 & over.**
- **10% Renewal Discount Program applicable to each vehicle when policy holder has been insured with American Southern the previous 3 yrs. Discount applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private**

passenger auto bodily injury, property damage, med payments, collision & other than collision premiums. Eff. 12-1-98

American Spirit Insurance Company:

- **Renewal Policy Credit:** 4% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive & collision credit for drivers meeting eligibility requirements.
- **Miscellaneous Coverage Deviation** for vehicles that carry comprehensive & collision. Eff. 10-18-00

American States Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is aged 55 & over with no inexperienced operator in household. Eff. 4-19-91

American States Preferred Insurance Company:

- **Preferred Driver Credit:** 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.
- **Accident Free Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.
- 35% non-fleet private passenger auto physical damage for risks without driving points.
- **Deviation by territory:** Non-fleet private passenger bodily injury. Credits vary 3%-10%.
- **Deviation by territory:** 5% non-fleet private passenger auto property damage.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where principal operator is age 55 & over with no inexperience operator in the household.
- **Passive Restraint Discount:** 10% - 40% non-fleet private passenger auto med payments based on type of system. Eff. 12-19-95

AMICA Mutual Insurance Company:

- **Downward Deviation to Base Rates for BI, PD, med pay, uninsured/underinsured motorists, comprehensive & collision.**
- **Downward Deviation by Territories for BI, PD, med pay, comprehensive & collision.**
- **Charge \$2 in lieu of \$3 each installment with certain exceptions.**
- **Eliminate additional charge \$2 on 1st installment of installment plan.**
- **Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.**
- **Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan.** Eff. 9-1-00

Amerisure Mutual Insurance Company:

- **Multi-Policy Credit:** Non-fleet private passenger auto: 10% credit all coverage when insured has primary homeowners coverage for Forms 2, 3 & 6 with Michigan Mutual or any American policy. Eff. 7-1-92

Argonaut Insurance Company:

- **Advantage Discount:** 13.5% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- **Multi-Car Discount:** 23.7% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies.
- **Preferred Driver Discount:** 10% discount applies to bodily injury, property damage, medical, collision & comprehensive for single car auto policies. Eff. 4-1-00

Associated Indemnity Corporation:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- Electronic Funds Transfer Program: No charge. Eff. 10-1-00

Association Insurance Company:

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.
- 32.5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for SAS Institute Employees. Eff. 1-1-96

Assurance Company of America:

- 5% non-fleet private passenger auto liability bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision.
- 7.5% non-fleet private passenger auto bodily injury, property damage, medical payments comprehensive & collision coverage for drivers with 30 yrs. driving experience & no inexperience operator on policy.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 3 consecutive yrs. with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for 6 consecutive yrs. with "0" SDIP pts.
- 5% non-fleet private passenger auto liability, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury & property if auto has anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 10% non-fleet private passenger auto comprehensive if auto has anti-theft device.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision of insured has homeowners policy with Assurance.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 20% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Atlantic Casualty Insurance Company:

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

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- C. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments: \$25,000/\$50,000/\$25,000 uninsured

motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts.

- 33% non-fleet private passenger bodily injury & property damage, multi-car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments, \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. Eff. 7-1-94

Atlantic Casualty Insurance Company (Con't):

Motorcycle

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

Atlantic Indemnity Company:

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.
- 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts.

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

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- C. Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. DUI violations involving drugs.

- 55% for single car policies with 12-20 SDIP pts.
- 45% for multi car policies with 12-20 SDIP pts. Eff. 11-1-95

Auto Owners Insurance Company:

Premier Program

- **Mature Driver Discount:** Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- **Multi-Car Discount:** 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.
- **Physical Damage Rate Deviation non-fleet private passenger auto:** 5% comprehensive: 5% collision, applicants must have at least 14 yrs. driving experience.
- **Multi Policy Discount:** 5% credit applies to BI, PD, Med Pay, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy.

Standard Program

- **Mature Driver Discount:** Applies to non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision coverages for insureds 55 yrs. of age or older: Credit varies.
- **Multi-Car Discount:** 2.5% non-fleet private passenger auto comprehensive & collision coverage: Certain criteria apply.

- 5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 3-17-01

Automobile Insurance Company of Hartford:

- 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).
- 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.
- 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.
- Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.
- Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.

Automobile Insurance Company of Hartford (Con't):

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision when coverage issued for homeowners (Forms 2, 3 & 6) in any of Aetna Life & Casualty Affiliated Companies. Credit applies to comprehensive & collision coverage for facility policies. Eff. 3-29-96

Bankers Standard Insurance Company:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured motorist, combined uninsured motorist & underinsured motorist, comprehensive & collision. Eff. 3-18-97

Builders Mutual Insurance Company:

- 5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.
- Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.
- Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.
- 5% deviation on bodily injury & property damage, if the vehicle is equipped with anti-lock brakes.
- 5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company:

- 15% private passenger auto physical damage insurance rates. Eff. 5-28-87

CGU Insurance Company:

- 5% Account Credit is applicable to Personal Auto Policies where named insured has his/her Homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident companies. Credit applies to total premium for each coverage.
- 5% Anti-Lock Brake Discount: Bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes. Eff. 9-15-91

Central Mutual Insurance Company:

- 0% -10% non-fleet private passenger auto premium for liability coverage, except uninsured or underinsured motorist coverage when the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1%-5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.
- 5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.
- Deviation for "First Accident Forgiveness" program. Credit varies 25%-65% when criteria is met.
- Installment Payment plan: \$1 each installment for Electronic Fund Transfer.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments: 25% collision: 15% comprehensive.
- 20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-99

Century Indemnity Company:

- 10% non-fleet private passenger auto comprehensive & collision rates. Eff. 6-1-89

The Charter Oak Fire Insurance Company:

- Pricing Factors Deviation: Applies to private passenger auto: 15% for liability coverages: 15% for property damage coverages.

The Charter Oak Fire Insurance Company (Con't.):

- 9% Account Discount Deviation applies to all insureds who have both an auto & homeowners policy with Travelers.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single car policy & have more than one private passenger auto insured with The Travelers. 15% credit for comprehensive, fire/fire and theft/fire, theft, CAC for single car policy & have more than one private passenger auto insured with The Travelers.
- 3% Renewal Credit applies to private passenger auto rates if insured has maintained an auto policy with Travelers for the last 6 or more consecutive years. Eff. 10-22-00

The Cincinnati Insurance Company:

- 20% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.
- Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy. Eff. 8-1-01

Citizens Insurance Company of America:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.

- **Non-Smoker Discount:** 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- **Renewal Credit** applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company:

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

Commercial Insurance Company of Newark, New Jersey:

Classic Auto Program

- Deviation for bodily injury, property damage & medical payments premium for all territories.
- Comprehensive, collision, fire only & theft only premiums deductible deviation factors for all territories.
- Uninsured motorists coverage, combined uninsured/underinsured motorist coverage deviation for all territories. Eff. 8-1-00

Commercial Union Insurance Company:

- **Base rate deviation by territory:** Factor varies 0.66 - 0.74.
- **Multi Policy Credit:** 5% credit when named insured has a homeowner policy with Commercial Union.
- **5% Multi-Policy Credit** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.
- **Anti-Theft Device Credit:** Credit varies 5% - 10% for comprehensive coverage.
- **Claim Free Discount:** Credit varies 3% - 5% for non-fleet private passenger liability, medical payments & physical damage when criteria is met.
- **Cancellation:** Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 4-6-98

Commercial Union Midwest Insurance Company:

- **5% Account Credit on non-fleet private passenger auto total premium when insured also has homeowners policy through Commercial Union Company.**
- **Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.**
- **Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.**
- **Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs. less than 5 yrs. & not an at fault accident in the preceding 3 yrs. 5% for policies in force 5 yrs and not an at fault accident.**
- **Cancellation will be done on a pro-rata basis. Eff. 4-6-98**

Consolidated American Insurance Company:

- **10% non-fleet private passenger comprehensive & 15% collision rates. Deviation applies multi-car risk, all classes except farm use classes. No inexperienced operators in household & 0 SDIP pts. applicable. Eff. 12-1-92**

Continental Insurance Company:

- **Anti-Theft Device Discount: Certain criteria apply.**
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Companion Policy Discount.**
- **Airbag Discount: Credit varies when certain criteria is met.**
- **Anti-Lock Braking System Discount. Eff. 9-1-00**

Continental National Indemnity Company:

- **Discount for Qualified Preferred Drivers: 17.5% credit physical damage-5% credit liability when certain criteria is met.**
- **Discount for Qualified Standard Drivers: 5% credit physical damage when certain criteria is met.**
- **Account Credit Program: 10% credit when certain criteria is met & both homeowners & auto policies are written through CNIC.**
- **Anti Lock Braking System Discount: 5% credit.**
- **Mature Driver Discount: 5% credit when certain criteria is met. Eff. 1-1-01**

Eagle American Insurance Company:

- **Renewal Deviation: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria must be met. 3% comprehensive & collision only when certain criteria is met.**
- **Multi-Car Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Married Deviation: 3% non-fleet private passenger auto bodily injury, property damage & medical payments if eligibility requirements are met.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.**
- **Territory Deviation: 3% credits for non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18,51 or 52.**
- **Occurrence Free Credit: 5% credit non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts record.**
- **Companion Policy Credit: 4% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 10-18-00**

Electric Insurance Company:

- 10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.
- 15% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive or collision when certain underwriting criteria is met.

Electric Insurance Company (Con't.):

- Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.
- 5% Mass Marketing Discount. Eff. 8-15-98

Employers Mutual Casualty Company:

- Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.
- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.
- Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer. Eff. 5-25-97

Erie Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.
- 10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.
- 5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.
- 10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.
- Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.
- Premium Payment Plan Service Charge Installment Payment deviation.
- Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory. Credit varies 0% - 14%..
- Coverage for Rented Vehicles: Waive \$4 charge for coverage when insured has both comprehensive & collision.
- Pro rata cancellation for all policies.
- Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.
- Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. A review of experience will be done in a period of up to 5 yrs. to determine discount. Other criteria apply.
- Multi Car Risks - Separate Policies: Certain criteria apply. Eff. 1-1-01

Erie Insurance Exchange:

- Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory. Credit varies..
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.
- 10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory installed anti-lock brake systems on all four wheels.

- **Anti-Theft Device Deviation on comprehensive premiums: 5% for etching identification or an active device: 10% for an alarm or passive device.**
- **Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.**
- **Coverage for Rented Vehicles: Waive \$4 charge for coverage.**
- **Pro rata cancellation for all policies.**
- **Premium Payment Plan: Service charge waived for payment plan B when criteria is met.**
- **Comprehensive Deductible Factors Deviation: 5% deviation other than full coverage.**
- **Multi Policy Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.**
- **First Accident Forgiveness Deviation: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy: 1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%. Other criteria apply.**
- **Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.**
- **Experienced Driver Discount(EDD): Certain criteria apply.**
- **Multi Car Risks - Separate Policies: Certain criteria apply. Eff. 1-1-01**

Farm Bureau Insurance of North Carolina Inc.:

- 45% deviation for chargeable DWI surcharge applicable to bodily injury, property damage, medical payments, comprehensive & collision coverage. Eff. 12-1-96

Farmers Insurance Exchange:

- Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.
- Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.
- Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.
- Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.
- Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.
- Physical Damage Deductible Deviations: Credit varies.
- SDIP Point Free Credit: 3% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.
- Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 9-1-00

Federal Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.
- Reduced rates for physical damage coverages for antique autos.
- Deviation for Split Limit Bodily Injury Increased Limits. Eff. 9-1-00

Federated Mutual Insurance Company:

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.
- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York:

- 10% deviation for non-fleet private passenger auto comprehensive & collision.
- 12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.
- Various Discount for Air Bags.
- Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.
- Anti Theft Device Discount: Credit varies when criteria is met.
- 5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.
- 5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98

Classic Auto Program

- Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.
- Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.
- Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 4-1-99

Fidelity & Deposit Company of Maryland:

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

Fidelity & Guaranty Insurance Company:

- **Multi-Policy Discount:** 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- **Physical Damage Deviation:** 6% applies to comprehensive & collision.
- **Special Package Discount:** 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Fidelity & Guaranty Insurance Underwriters:

- **Multi-Policy Discount:** 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- **Physical Damage Deviation:** 6% applies to comprehensive & collision.
- **Special Package Discount:** 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Firemans Fund Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.
- **Electronic Funds Transfer Program:** No charge. Eff. 10-1-00

Firemans Fund Insurance Company of Wisconsin:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured/underinsured motorist, comprehensive & collision.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator age 55 and older with no inexperience operators.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operator(s) have a minimum of 9 yrs. driving experience.
- 5% non-fleet private passenger auto bodily injury, property damage medical payments, comprehensive & collision for renewal discount where all operators have been written in the Fireman's Fund Direct program for at least 3 yrs. & are free of chargeable accidents & free of convictions. Eff. 11-24-97

Firemen's Insurance Company of Newark, New Jersey:

- **Anti-Theft Device Discount:** Certain criteria apply.
- **Accident/Violation Free Discount.**
- **Daytime Running Light Discount.**
- **Companion Policy Discount.**
- **Airbag Discount:** Credit varies when certain criteria is met.
- **Anti-Lock Braking System Discount.**
- **Preferred-Plus Rating Tier:** Certain criteria apply.

- **Employee or Affinity Group Discount. Eff. 9-1-00**

Firemen's Insurance Company of Washington D.C.:

- **15% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorist, comprehensive & collision coverage. Eff. 11-1-94**

First American Insurance Company:

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

First Financial Insurance Company:

- 15% non-fleet private passenger physical damage rates. Eff. 12-7-87

First Liberty Insurance Corporation:

- 10% Account Discount applies to non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy. Credit applies to all private passenger & truck type vehicles rated by N.C. personal auto manual.
- 10% Mature Driver Discount non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older & there is no inexperienced operator in household.
- Group Savings Plus Discount: 5% credit: Certain criteria apply.
- 1% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.
- Waive additional charge of \$3 on first installment of installment plan.
- Additional 3% multi-car discount for non-fleet private passenger auto liability coverage.
- Liability single limits deviation by territory.
- Property Damage Deviation by territory.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Group Savings Plus Discount: Installment payments waived. Eff. 9-1-00

First National Insurance Company of America:

- 15% Deviation on bodily injury, property damage, med pay, comprehensive & collision.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision if policyholder has had auto insurance with any Safeco Company for 3 consecutive yrs.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for having a Safeco homeowners policy in force.
- Additional 5% Deviation on bodily injury, property damage, med pay, comprehensive & collision for certain specified 4 door vehicles.
- Additional 10% deviation on comprehensive & collision for mature drivers age 55 or older.
- Checkless Pay Plan: Waive \$3 installment charge.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for specified territories.
- Additional 5% deviation on bodily injury, property damage, med pay, comprehensive & collision for owning & occupying a home or condominium.
- Additional 10% deviation on comprehensive & collision for drivers with a driving record sub-classification of 0.
Eff. 9-1-00

GEICO Indemnity Company:

- Associate Discount: 8% non-fleet private passenger applies to auto total policy premium.
- Installment Payment Plan: \$1.50 for Electronic Fund Transfer payments. Eff. 4-1-00

General Accident Insurance Company:

- 20% non-fleet private passenger auto comprehensive & collision rates.
- 5% Account Credit is applicable to all voluntary personal auto policies where named insured has his/her homeowners (except Forms HO-1 & HO-4) insurance in any of General Accident Companies. Credit applies to total premium for each coverage.

- **5% Anti-Lock Brake Discount: Non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision if vehicle is equipped with factory installed anti-lock brakes.**
- **15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96**

General Insurance Company of America:

- **5% non-fleet private passenger auto bodily injury, property damage & med pay, comprehensive & collision rates.**
- **10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy.**

General Insurance Company of America (Con't.):

- **Checkless Pay Plan: Waive \$3 installment charge.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.**
- **5% for multi-policy credit.**
- **5% non-fleet private passenger auto BI, PD, medical payments, comprehensive & collision for certain specified vehicles.**
- **5% non-fleet private passenger auto bodily injury coverage for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.**
- **10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0. Eff. 4-5-01**

Generali - U S Branch:

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

Globe Indemnity Company:

- **5% Companion Policy Credit for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.**
- **Discount for eligible employee: 20% credit to total personal auto policy premium.**
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.**
- **5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.**
- **Passive Restraint Discount: Credit varies.**
- **5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage,**
- **Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan - Agency Payroll Deduction: Certain criteria apply.**

- **10% Mass Marketing Discount:** Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.
- **Preferred Program Discount by territory.** Eff. 9-1-00

Government Employees Insurance Company:

- **5% Base Premium Deviation** applicable to comprehensive & collision by territory.
- **10% non-fleet private passenger auto comprehensive & collision coverage** for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.
- **8% deviation on total policy program for Sponsored Marketing Group Pricing Track:** Certain criteria apply.
- **Motorcycle Safety Course Credit:** Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, personal injury, comprehensive & collision coverage. Credit varies 10% - 20%.
- **5 Year Good Driving Discount:** 8% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive: Certain criteria apply.
- **Associate Discount:** 8% credit to total policy premium.
- **Military Discount Deviation** for members on bodily injury, property damage, medical payment, comprehensive & collision.
- **15% Ultra Preferred Tier(2) Discount:** Applies to bodily injury, property damage, collision, comprehensive, medical payments & uninsured/underinsured motorists coverages: certain criteria apply.
- **Installment Payment Plan:** \$1.50 for Electronic Fund Transfer payments. Eff. 9-1-00

Grain Dealers Mutual Insurance Company:

- **Multiple Policy Deviation:** 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual writes their homeowners policy.
- **10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision** applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.
- **Safe Program Loss Free Discount:** 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met.
- **Auto/Commercial Credit:** 5% on personal auto policy when commercial risk is placed with Grain Dealers. Certain criteria applies. Eff. 1-1-00

Graphic Arts Mutual Insurance Company:

- **Superior Program Deviation:** 5% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.
- **15% discount on base rates for employees of Utica National Insurance Group.**
- **Mass Merchandising Plan:** 15% discount on base rates for employees of Utica National Insurance Company.
- **Personal Auto Account Credit:** 10% credit applied to basic premiums, when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- **5% payroll deduction** provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group.
- **10% Mature Driver Credit:** Certain criteria apply.
- **Company Car Discount:** Apply multi-car rating factor to single car policies when certain criteria is met.
- **9% Territory II Deviation:** Vehicles must be principally garaged in territory II. Eff. 12-1-00

Great American Alliance Insurance Company:

- **Renewal Policy Credit:** 4% on bodily injury, property damage, medical payments, collision & comprehensive.
- **5% Occurrence Free Credit** for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, when criteria is met & vehicle is not assigned to an inexperienced operator.
- **Miscellaneous Coverage Deviation** for vehicles that carry comprehensive & collision. Eff. 10-18-00

Great American Assurance Company:

- **Renewal Policy Credit:** 4% on bodily injury, property damage, medical payments, comprehensive & collision.
- **Companion Policy Credit:** 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.**
- **Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00**

Great American Insurance Company:

- **Various downward deviations for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies.**
- **Various downward deviations for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.**
- **4% downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for renewal homeowners.**
- **Companion Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Mature Driver Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision.**
- **Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for Loss Free Renewal Credit.**
- **5% downward deviation for non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision for Mass Marketing Credit.**
- **Downward deviation for physical damage, comp. and collision coverages. Vehicle symbols 14-20+: Credit varies 1%-20%.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00**

Great American Insurance Company of N.Y.

- **Various downward deviations on comprehensive & collision for chargeable & no chargeable activity.**
- **Renewal Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Companion Policy Credit: 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Company Car Credit: 8% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Loss Free Renewal Credit: Various downward deviations for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Mass Marketing Credit 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **Downward deviation for physical damage, comprehensive and collision coverages. Vehicle symbols 14-20+; Credit varies 1%-20%.**
- **Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 9-2-00**

Guaranty National Insurance Company:

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

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
- Transporting illegal intoxicating liquors by motor vehicle.**

- 37% deviation for single car policies with 12-20 SDIP pts.
- 33% deviation for multi-car policies with 12-20 SDIP pts.

Physical Damage

- 21% deviation with 3 or more SDIP pts. Eff. 3-1-99

Motorcycle

- 15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.
- 9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99

GuideOne Mutual Insurance Company:

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

Hanover American Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with any of the Hanover Insurance Companies.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage, if no drivers have smoked in the past 12 months.
- Territorial Deviation: Applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies 10% - 37%.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%: Must be insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Group Modification Plan: Deviation range 0.5% -31.5%.
- Installment Payment Plan: Four payment plan \$3 per installment excludes first installment charge.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00

The Hanover Insurance Company:

- **Anti-Theft Discount Deviation: 5%-10% when certain criteria is met.**
- **Installment Pay Plan by Electronic Funds Transfer: No service charge.**
- **Group Modification Plan Deviation: 0% - 31.5%.**
- **Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 9-1-00**

Harbor Specialty Insurance Company:

- **10% non-fleet private passenger auto physical damage insurance rates for risks with "0" SDIP pts.**
- **5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if principal operator of vehicle is age 55 or older.**
- **15% non-fleet private passenger auto comprehensive & collision rates for risks with "0" SDIP pts. Policy must be a part of Personal Protection Program.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments rates for risks with "0" SDIP pts. Eff. 2-1-94**

Harleysville Mutual Insurance Company:

- **10% non-fleet private passenger auto collision & other than collision rates, if insured has more than 6 consecutive loss free yrs. with our Company.**
- **5% non-fleet private passenger collision & other than collision rates, if insured has more than 3, but less than 6 consecutive loss free yrs. with our Company.**
- **Passive Restraint Discount: Applies to medical payments only. 20% discount for driver side position. 30% discount for both front outboard seat positions.**
- **Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.**
- **Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.**
- **Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99**

Hartford Fire Insurance Company:

- **Age 55 or Older Deviation: BI, PD, MP - .91 factor: Comp & Collision - .82 factor. All other operators: BI, PD, MP - .96 factor: Comp & Collision - .87 factor.**
- **Account Credit: 10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision, if insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.) Eff. 11-15-00**

Hartford Underwriters Insurance Company:

- **Various downward deviations for operators age 55 & over.**
- **10% Defensive Driver Discount, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.**
- **10% Account Credit, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.**
- **Renewal Credit Discount: 3-5 yrs. - 2%; 6 or more yrs. - 8%; Certain criteria apply.**
- **2% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed anti-lock braking system (ABS).**
- **5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.**
- **Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply.**

- **Safe Driver Plus Credit:** 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.
- **Advantage Discount:** 10% credit when criteria is met. Eff. 9-1-00

Highland Insurance Company:

- 15% deviation to bodily injury, property damage, medical payments, uninsured & underinsured motorist base premium.
- 25% deviation to comprehensive & collision base premium.
- **Installment Payments Deviation.**
- 10% deviation when named insured has a homeowners policy with any company in the Highlands Insurance Group.

Highland Insurance Company (Con't.):

- 5%-10% deviation for **Renewal/Transfer Credit** to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Horace Mann Insurance Company:

- 25%-45% deviation for waiving **SDIP** surcharge for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.
- 9% non-fleet private passenger auto bodily injury & property damage: 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.
- **Driving Quality Deviation:** Non-fleet private passenger auto BI, property damage & collision when criteria is met.
- **Deviation on non-fleet private passenger:** Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.
- **Installment Payment Plan:** Charge waived when paid by Electronic Funds Transfer.
- **Installment Payment Charge:** No charge on 1st installment for new business policies written on an installment payment basis.
- 3% **Home & Auto Deviation:** Non-fleet private passenger auto BI, PD & collision when criteria is met. Eff. 3-1-01

Huron Insurance Company:

- **Passive Restraint Discount:** Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.
- **Loss Free Discount:** Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision when Homeowners policy form 2, 3 or 6 is in force with Harleysville or Huron Insurance Company.
- 15% non-fleet private passenger auto comprehensive & collision deviation.
- **Anti-Lock Braking System Discount:** 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.
- **Anti-Theft Device Discount:** 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.
- **Multi-Car Discount:** Additional 5% credit.
- **Group Mass Marketing Discount:** 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Indemnity Insurance Company of North America:

- 17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97

Independent Fire Insurance Company:

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

- **Deviation non-fleet private passenger auto comprehensive & collision coverage: 10% - 0 SDIP pts. if certain criteria is met. Eff. 2-6-95**

Insura Property and Casualty Insurance Company:

- **Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.**
- **Anti-Theft Discount: Variable credit.**
- **Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.**
- **Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.**
- **Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.**
- **.837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 11-16-00**

Insurance Company of North America:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Insurance Corporation of Hannover:

- **Discount for Qualified Preferred Drivers: 17.5% applied to physical damage: 5% applied to liability when criteria is met.**
- **Discount for Qualified Standard Drivers: 5% applied to physical damage when criteria is met.**
- **Account Credit Program Discount: 10% applies to bodily injury, property damage, med pay, collision & comprehensive when both homeowner & auto policies are written through ICH.**
- **Anti-Lock Braking System Discount: 5% applies to bodily injury, property damage, & med pay.**
- **Mature Driver Discount: 5% applies to bodily injury, property damage, med pay, collision & comprehensive when criteria is met. Eff. 12-8-00**

Integon Casualty Insurance Company:

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

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
- Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.**
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
- Transporting illegal intoxicating liquors by motor vehicle.**

- **47% deviation, multi-car policies with 15-17 SDIP pts. & 5+ yrs. driving experience.**
- **57% deviation, single car policies with 12-17 SDIP pts. & 5-6 yrs. driving experience.**
- **47% deviation, multi-car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.**
- **57% deviation, single car policies with 18-20 SDIP pts., married driver with 5-38 yrs. driving experience.**
- **25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., unmarried with 5+ yrs. driving experience.**
- **25% deviation, multi-car policy & single car policy with 18-20 SDIP pts., married driver with 39+ yrs. driving experience.**
- **57% deviation, single car policy with 12-17 SDIP pts. & driving experience of 39+ yrs.**
- **61% deviation, single car policies with 15-17 SDIP pts. & driving experience of 7-38 yrs.**
- **47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 5-6 yrs.**
- **47% deviation, multi-car policies with 12-14 SDIP pts. single driver with 7-38 yrs.**
- **47% deviation, multi-car policies with 12-14 SDIP pts. & driving experience of 39+ yrs.**
- **54% deviation, multi-car policies with 12-14 SDIP pts. married drivers with 7-38 yrs driving experience.**
- **65% deviation, single car policies with 12-14 SDIP pts. & driving experience of 7-38 yrs. Eff. 4-29-98**

Integon General Insurance Corporation:

- 5% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 3.3% average deviation on non-fleet private passenger auto physical damage rates for risks with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 7-1-99

Integon Indemnity Corporation:

Preferred Program

- 12.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.

Non Preferred Program

- 7% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 2% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify. Eff. 9-1-00

Integon National Insurance Company:

Preferred Program

- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 12% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300

or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.

- 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.

Non-Preferred Program

- 7% non fleet private passenger auto BI & PD liability for single car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 2% non fleet private passenger auto BI & PD liability for multi car with 12-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify.

Integon Specialty Insurance Company:

Preferred Program

- 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 9-13 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 12% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 14-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "0" SDIP points and married drivers with 44-48 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 4% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on multi-car policies in the ultra-preferred underwriting tier where the policy has "1-4" SDIP points and married drivers with 9-43 years driving experience. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of homeownership. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 10% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies with proof of prior limits of 100/300 or higher. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 20% on all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This deviation applies only to policies qualifying for a superior credit score. Deviation available only if risk is eligible for voluntary liability under the company's underwriting guidelines. Non-owners policies do not qualify for this deviation.
 - 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more of the following: a) prayer for judgement continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
 - 1.15 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier where any driver has one or more at fault accident. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
 - 1.06 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies where there is an operator with less than 9 years driving experience. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
 - 1.10 factor applies to all non-fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates on policies in the ultra-preferred underwriting tier. This factor applies only to policies qualifying for an above average credit score. If the resulting rate is equal to or greater than NC Rate Bureau rates, the policy is ineligible for any deviation.
- Eff. 9-1-00

Non-Preferred Program

- 47% non fleet private passenger auto BI & PD liability for single car with 12-16 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.

- 37% non fleet private passenger auto BI & PD liability for single car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 42% non fleet private passenger auto BI & PD liability for multi car with 12-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.

Integon Speciality Insurance Company (Con't.):

- 37% non fleet private passenger auto BI & PD liability for multi car with 19-20 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 10% non fleet private passenger auto BI & PD liability for single & multi car with 5-20 SDIP pts. Non owner policies do not qualify.
- 35% non fleet private passenger auto physical damage for single & multi car with 12-17 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 20% non fleet private passenger auto physical damage for single & multi car with 18-20 SDIP pts. that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 42% non fleet private passenger auto BI & PD liability for single car with 17-18 SDIP pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify. Eff. 9-1-00

Kansas City Fire and Marine Insurance Company:

- Anti-Theft Device Discount: Certain criteria apply.
- Accident/Violation Free Discount.
- Daytime Running Light Discount.
- Airbag Discount: Credit varies when certain criteria is met.
- Anti-Lock Braking System Discount.
- Group Program Discount. Eff. 9-1-00

LMI Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 15% non-fleet private passenger auto comprehensive & collision. Eff. 8-1-96

Lancer Insurance Company:

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

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- C. Prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing.
- D. Transporting illegal liquors by motor vehicle.

- 28% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 3-6 yrs. driving experience.
- 45% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 48% for policies with 12-15 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 30% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 35% for policies with 10-11 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 20% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 7-14 yrs. driving experience.
- 25% for policies with 8-9 pts.; based on model yr. of auto; driver has at least 15-45 yrs. driving experience.
- 37% for policies with 8-15 pts.; based on model yr. of auto; driver has at least 3 yrs. driving experience. Eff. 4-1-99

Liberty Mutual Insurance Company:

- 10% non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older and there is no inexperienced operator in household.
- Group Savings Plus Discount: 5% credit: Certain criteria apply. ● Waive additional charge of \$3 - 1st installment of installment plan.
- 1% non-fleet private passenger automobile bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.

Liberty Mutual Insurance Company (Con't):

- Additional 3% multi-car discount for non-fleet private passenger auto bodily injury & property damage coverage.
- Liability Single Limits Deviation by territory.
- Property Damage Limits Deviation by territory.
- College Education Discount Program: 10% applies to bodily injury, property damage, med pay, & physical damage: Certain criteria apply.
- Group Savings Plus Discount: Installment payments waived. Eff. 9-1-00

Lumbermens Mutual Casualty Company:

- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Experience Driver Discount: Principal operator is age 55 or older & no inexperienced operator.
- Installment Payment Plan: \$1 charge per billing for electronic funds transfer.
- 7% Kemper Network Deviation: Certain criteria apply. Eff. 9-1-00

Maryland Casualty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers with least 30 yrs. driving experience & no inexperienced operator.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 5% non-fleet private passenger auto comprehensive & collision for vehicles with "0" SDIP.
- 5% non-fleet private passenger auto bodily injury, property damage for anti-lock braking system.
- 5% non-fleet private passenger auto comprehensive for active anti-theft disabling devices.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive, collision, uninsured underinsured motorist, towing & labor & all miscellaneous coverage [companion policy]. Eff. 2-15-98

Massachusetts Bay Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates, if principal operators are age 55 or older and there are no other operators in household with less than 3 yrs. driving experience.
- Account Credit Program: 5% applies to non-fleet private passenger auto comprehensive & collision rates for insured who have both their private passenger auto & primary homeowners insured with one of Hanover Insurance Companies.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision rates if no drivers have smoked in past 12 months: Certain criteria apply.
- Installment Payment Plan: No service charge by Electronic Funds Transfer.
- Installment Payment Plan: \$3 per installment, excluding first installment.
- Group Modification Plan: Deviation 0.5% - 31.5%.
- Territorial Deviation: 5%- 9% credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Anti-Theft Discount Deviation: 5%-10% when certain criteria is met. Eff. 9-1-00

Merastar Insurance Company:

- \$2 per installment charge is waived on all policies paid through pre-authorized checking or payroll deduction plans.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments & comprehensive & collision rates if named insured is member of an employer sponsored account or qualifying affinity group.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision if named insured is age 55 or older & no operator has less than 9 yrs. driving experience.
- 6% non-fleet private passenger auto comprehensive & collision, if policy qualifies for Company's Safe and Sound Discount.
- 5% non-fleet private passenger auto comprehensive rates for alarm only or other anti-theft system requiring driver to enable system.
- 15% non-fleet private passenger auto comprehensive rates for passive anti-theft system.

Merastar Insurance Company (Con't.):

- 2% non-fleet private passenger auto collision rate, if vehicle is equipped with factory installed anti-lock braking system. Eff. 3-15-00

Metropolitan Direct P & C Insurance Company:

- Territorial Deviation for bodily injury, property damage, med pay, uninsured motorists, combined uninsured/underinsured motorists, comprehensive, & collision coverages: Credit varies 1%-5%.
- Experience Driver Deviation: Applies to auto liability & physical damage coverages: Certain criteria apply: Credit varies 2%-3%.
- Age 55 & Older Deviation for liability & physical damage coverages: Certain criteria apply: Credit varies 3%-11%.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Certain criteria apply: Credit varies 5%-15%.
- 7% Multi Policy Discount: Applies to insureds who have both auto & homeowners insurance with Metropolitan.
- Mass Merchandising Account Deviation: 7% credit: Certain criteria apply.
- 5% Payroll Deduction Discount: Certain criteria apply.
- Employment Tenure Discount: 4% or 7% credit applies when criteria is met. Eff. 11-2-00

Metropolitan Property & Casualty Insurance Company:

- Territory Deviation for BI, PD, Med Payments, Uninsured Motorist, Combined Uninsured/Underinsured Motorist, Comprehensive & Collision coverages: Credit varies 0%-5%.
- 2% Age 55 or Older Deviation: Certain criteria apply.
- Preferred Customer Discount: Certain criteria apply: Credit varies 4%-10%.
- Superior Driver Discount: Credit varies 1%-9% based on driving record.
- 3% Multi Policy Discount: Applies to insureds who have both auto & homeowners insurance with Metropolitan.

- **Mass Merchandising Account Deviation: Credit varies 1%-2%.**
- **3% Payroll Deduction Discount: Certain criteria apply.**
- **Employment Tenure Discount: 2% or 4% credit applies when criteria is met.**
- **Small Employer Group Program: 5% deviation applies when eligibility is met. Eff. 11-2-00**

Montgomery Mutual Insurance Company:

- **4% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks with 0 SDIP pts.**
- **5% Discount on bodily injury, property damage, medical payments, comprehensive & collision for risks where named insured on a Montgomery Mutual Insurance Company Homeowners policy. Eff. 10-1-00**

Motors Insurance Corporation:

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

Mutual Service Casualty Insurance Company:

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

National Grange Mutual Insurance Company:

- **Qualified Preferred Drivers: Non-fleet private passenger auto physical damage- 10%, liability and medical- 5% credit applied to base premiums meeting preferred driver criteria.**
- **Qualified Standard Drivers: 5% non-fleet private passenger auto physical damage base premium meeting standard driver criteria.**
- **Combined Personal Protection Program: 10% non-fleet private passenger auto bodily injury, property damage & medical payments, collision & comprehensive when both homeowners & voluntary auto policy is written thru NGM.**

National Grange Mutual Insurance Company (Con't.):

- **Mature Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments collision & comprehensive when criteria is met.**
- **Anti-lock Braking System Discount: 5% non-fleet private passenger auto bodily injury, property damage & medical payments when certain criteria is met.**
- **Installment Payment Plan: \$3 Charge each installment for 1st policy. \$1 Charge each installment for each additional personal lines policy. No service charge if paid via EFT. Eff. 10-29-99**

National Surety Corporation:

- **5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.**
- **15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.**
- **5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.**
- **10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.**
- **Various deviations on bodily injury, property damage, combined single limits, medical payments, extended transportation expense, collision, & comprehensive coverages.**
- **Electronic Funds Transfer Program: No charge. Eff. 10-1-00**

Nationwide Mutual Fire Insurance Company:

- 47% non-fleet private passenger auto bodily injury & property damage on single car policies & 41% on multi-car policies bodily injury & property damage with a 12 pt. violation that is not one of the following. A. Manslaughter or negligent homicide resulting from the operation of a motor vehicle. B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing. C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death. D. Transporting for the purpose of sale of illegal intoxicating liquors by motor vehicle.
- Policies being rated with 12-20 SDIP pts. without a DWI conviction will be written with 10% deviation for bodily injury & property damage coverage. Eff. 7-5-98

Nationwide Mutual Insurance Company:

- Senior Adult Discount Deviation: 2% applies to medical payments only.
- Home and Car Deviation/Homeowner Deviation: Applies to auto bodily injury, property damage, comprehensive & collision: Credit varies depending on combination of deviation & territory.
- 5% Non-fleet private passenger auto bodily injury, property damage, comprehensive & collision. Deviation is applicable to motorcycles, antique or classic autos, or any vehicle not subject to Safe Driver Insurance Plan.
- Long Term Policyholder Deviation: Applies to bodily injury, property damage, comprehensive & collision: Credit varies 1% - 4.5% if insured has had coverage for 3+ yrs. & depending on number of SDIP pts.
- N.C. Rate Bureau Multi-Car Rating Factor shall apply when certain conditions are met.
- Physical Damage Deviation: Applies to non-fleet private passenger auto comprehensive & collision for single car policies & multi-car policies: Credit varies depending on yrs. of driving experience & number of SDIP pts.
- Miscellaneous Vehicle Deviation: 5% applies to bodily injury, property damage, comprehensive & collision. Eff. 3-1-01

Netherlands Insurance Company:

- 20% discount bodily injury, property damage & medical payments for risks in territory 52.
- 18% discount bodily injury, property damage & medical payments for risks in territory 15.
- 17% discount bodily injury, property damage & medical payments for risks in territories 11, 13, 18, 24 & 51.
- 16% discount bodily injury, property damage & medical payments for risks in territory 32.
- 15% discount bodily injury, property damage & medical payments for risks in territory 31.
- 17% discount bodily injury, property damage & medical payments for risks in territories 14, 17, 25 & 47.
- 16% discount bodily injury, property damage & medical payments for risks in territories 15, 16 & 33.
- 7% discount bodily injury, property damage & medical payments for risks in territory 26.
- 2% discount bodily injury, property damage & medical payments for risks in territories 40, 41 & 43.
- 27% discount comprehensive & collision for risk in territory 52.
- 25% discount comprehensive & collision for risk in territories 11, 13, 18, 24 & 51.
- 24% discount comprehensive & collision for risk in territory 32.
- 23% discount comprehensive & collision for risk in territory 31.
- 22% discount comprehensive & collision for risk in territories 14, 17, 25 & 47.
- 21% discount comprehensive & collision for risk in territories 15, 16 & 33.
- 12% discount comprehensive & collision for risk in territory 26.

Netherlands Insurance Company (Con't.):

- 7% discount comprehensive & collision for risk in territories 40, 41 & 43.
- 4% discount bodily injury, property damage, medical payment, comprehensive & collision for risk with no SDIP pts.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision provided the principal operator of vehicle is age 55 or older.
- 5% discount bodily injury, property damage, medical payments, comprehensive & collision for risks part of the Personal Protector Program. Eff. 3-1-01

New South Insurance Company:

Preferred Program

- 7.5% non-fleet private passenger auto bodily injury & property damage insurance rates on policies issued with "0" SDIP pts. for multi-car. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of insured by his/her employer. Non-owner policies do not qualify.

Non-Preferred Program

- 19.5% non-fleet private passenger auto bodily injury & property damage liability rates for single car policies with 12- 20 SDIP pts. with 12 pt. violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing (3) failure to stop & render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 13% non-fleet private passenger auto bodily injury & property damage liability rates for multi-car policies with 12-20 SDIP pts. with 12 point violation that is not (1) manslaughter or negligent homicide (2) prearranged racing or knowingly lending motor vehicle to be used in prearranged racing (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners policies do not qualify.
- 6.8% average deviation for non-fleet private passenger auto physical damage rates with 5 or more SDIP pts. Non-owners policies do not qualify. Eff. 9-1-00

New York Central Mutual Fire Insurance Company:

- 10% non-fleet private passenger auto liability, bodily injury, property damage & collision coverage. Deviation applies to operators who have had no traffic tickets or been involved in any accidents within past 39 months. Eff. 8-27-90

Newark Insurance Company:

- 20% discount for eligible employees. Credit applicable to total personal auto policy premium.
- Companion policy credit: 5% credit when auto & homeowner policy in force in any Royal Insurance.
- Installment payment plan waived for employees.
- Installment Payment Plan Payroll Deduction: \$3 charge waived. Eff. 1-1-97

Niagara Fire Insurance Company:

- 10% non-fleet private passenger auto Personal Comprehensive Protection Program auto physical damage. Eff. 11-7-86

North Carolina Farm Bureau Mutual Insurance Company:

All deviation components applicable to bodily injury, property damage, medical payments and physical damage.

- 29% for multi car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 16% for multi car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 28 % for single car, with property coverage, all drivers with 34 - 49 yrs. driving experience.
- 15% for single car, without property coverage, all drivers with 34 - 49 yrs. driving experience.
- 22% for multi car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 19% for single car, with property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 11 - 34 or 49- 54 yrs. driving experience & no drivers with less than 11 or more than 54 yrs. driving experience.

North Carolina Farm Bureau Mutual Insurance Company (Con't.):

- 22% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a drivers with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 8% for multi car, without property coverage, on a driver with 34- 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.

- 19% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 6% for single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with less than 3 yrs. or more than 54 yrs. driving experience & no driver with 3 - 11 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 3% single car, without property coverage, on a driver with 34 - 49 yrs. driving experience & a driver with 3 - 11 yrs. driving experience.
- 15 % for multi car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 5% for multi car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 11% for single car, with property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 3% for single car, without property coverage, on no driver with 34 - 49 or 3 - 11 yrs. driving experience & a driver with 11 - 34 or 49 - 54 yrs. driving experience & a driver with less than 3 or more than 54 yrs. driving experience.
- 15% for multi car, with property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 5% for multi car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 11% for single car, with property coverage, on a driver with less than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 3% for single car, without property coverage, on a driver with more than 54 yrs. driving experience & no driver with 34 - 49 or 3 - 11 yrs. driving experience.
- 10% for multi car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for multi car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% for single car, with property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 2% for single car, without property coverage, on only drivers with less than 3 or 3 - 11 yrs. driving experience & no driver with 34 - 49 yrs. driving experience.
- 6% deviation by territory. Eff. 9-1-00

Northern Insurance Company of New York:

- 10% non-fleet private auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier I).
- 6% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all other miscellaneous coverage (Tier II).
- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & all miscellaneous coverage (Tier III).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have at least 30 yrs. driving experience with no inexperience operators.
- 5% non-fleet private passenger bodily injury & property damage with anti-lock braking system.
- Various deviations for comprehensive with vehicles equipped with anti-theft devices.
- 5% non-fleet private passenger bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive, collision, towing & all miscellaneous coverage for auto & home discount.
- 10% non-fleet private passenger bodily injury, property damage, comprehensive & collision with named insured employed as an educator.

- **12% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision where name insured is an employee of Centry Furniture Industries Inc. Eff. 9-1-00**

Northwestern National Casualty Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist & underinsured motorist coverage.
- 15% non-fleet private passenger auto comprehensive & collision deviation to base premiums.
- Installment Payment Plan: Initial installment waived.
- 10% Account Credit on auto policy when named insured insures a Homeowners policy with State Capital, Northwestern National, or American Professional Insurance Companies.
- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

Ohio Casualty Insurance Company:

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

Omni Insurance Company:

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.
- E. Driving while under the influences of drugs.
- F. Instructing while under the influence.
- G. Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 20%-52%.
- Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-60 yrs. or more of driver experience. Credit varies 6%-52%.
- 6% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience..
- Deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-59 yrs. of driver experience. Credit varies 6%-37%.

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

- 5% deviation for single car, with 3-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for single car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% deviation for multi car, with 3-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 5% deviation for multi car, with 3-6 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
- 6% deviation for multi car, with 7-12 SDIP pts. where driver with least licensed driving experience has 7-59 yrs. of driver experience.
- 5% non fleet private passenger auto bodily injury increase limit of 50/100.

- 5% non fleet private passenger auto bodily injury increase limit of 100/300.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other liability deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation.
- 7.5% deviation for policies obtained through one of the Hartford Financial Services Groups Affinity based marketing channels.

Omni Insurance Company (Con't.):

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - Transporting illegal intoxicating liquors by motor vehicle.
 - Driving while under the influences of drugs.
 - Instructing while under the influence.
 - Aiding and abetting or felony using a motor vehicle.
- Deviation for single car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5-9 or more yrs. of driver experience. Credit varies 5%-46%.
 - 5% deviation for single car, unmarried driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - Deviation for single car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. or more of driver experience. Credit varies 14%-46%.
 - 5% deviation for single car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - 5%-18% deviation for multi car, unmarried driver with 12-16 SDIP pts. where driver with least licensed driving experience has 5-13 yrs. of driver experience..
 - 5%-10% deviation for multi car, unmarried driver with 17-26 SDIP pts. where driver with least licensed driving experience has 5-13 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.
 - 5%-37% deviation for multi car, unmarried driver with 12-20 SDIP pts. where driver with least licensed driving experience has 14 or more yrs. of driver experience.
 - 14%-41% deviation for multi car, married driver with 12-20 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience.
 - 5% deviation for multi car, married driver with 21-26 SDIP pts. where driver with least licensed driving experience has 5 or more yrs. of driver experience. Applies to policies, six months proof of prior auto insurance or proof of homeownership.

PHYSICAL DAMAGE All deviation applicable to non-fleet private passenger other than collision & collision.

- 20% deviation with 7 or more SDIP pts. where driver with least of licensed driving experience has 7 or more yrs. of driver experience. Deviation applies to all qualifying policies regardless of the existence (or non existence) of prior auto insurance or homeownership.
- 15%, if insured presents six months proof of prior auto insurance or proof of homeownership. The cumulative deviation only applies to policies that qualify for any other physical damage deviation that does not require the existence of prior insurance or homeownership.
- 5% if the insured has a qualifying homeowners policy with a member company of The Hartford Financial Services Group. Form 4 does not qualify for deviation.
- 5% if the insured pays their policy in full. Premium financed business does not qualify for the deviation. Eff. 2-1-00

Owners Insurance Company:

- **Mature Driver Discount: Credit varies when criteria is met.**
- **Multi Car Discount: 5% Comprehensive & Collision: Certain criteria apply.**
- **Owners Discount: More than 14 yrs. driving experience: 5% BI, PD & MP: 10% Comprehensive: 15% Collision.**
- **Auto/Home Discount: Certain Criteria Apply: 10% BI, PD, MP, Comprehensive & Collision.**
- **Life/Auto Discount: Named insured must have a life insurance policy with Auto Owners in addition to auto policy: 5 % BI, PD, MP, Comprehensive & Collision.**
- **Territory Discount: Credit varies 1% - 2%. Eff. 3-17-01**

Pacific Employers Insurance Company:

- **17% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorists, combined uninsured & underinsured, comprehensive & collision. Eff. 3-18-97**

Pacific Indemnity Company:

- 4% deviation on bodily injury, property damage, medical payments, comprehensive & collision.
- Antique Auto: Various deviations on liability & physical damage coverages.
- Increased Limits Deviations. Eff. 9-1-00

Peerless Insurance Company:

- 2% non-fleet private passenger auto bodily injury, property damage & medical payments for territories 11, 13, 14, 16, 17, 18, 24, 25, 26, 31, 32, 33, & 51.
- 3% non-fleet private passenger auto bodily injury, property damage & medical payments for territory 52.
- 6% non-fleet private passenger auto comprehensive & collision for territories 11, 13, 14, 15, 16, 17, 18, 24, 25, 26, 31, 32, 33, & 51.
- 5% non-fleet private passenger auto comprehensive & collision for territory 47.
- 7% non-fleet private passenger auto comprehensive & collision for territory 52.
- 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. All operators must have "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. The policy must be a part of Personal Protector Program.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision with principal operator age 55 or older. Eff. 3-1-01

Pennsylvania National Mutual Casualty Insurance Company:

- Account Credit: 5% applied to final auto premium when homeowners is written through the same company & certain criteria is met.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, combined uninsured & underinsured motorist, comprehensive & collision when principal operator is age 55 or over & all drivers are licensed more than 3 yrs.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Program. Credit varies.
- Deviation on non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for risk eligible for the Personal Auto Preferred Advantage Program. Credit varies.
- 5% deviation non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision if Pennsylvania National Mutual Casualty is unable to write homeowners due to exposure of windstorm or hail. Eff. 9-1-00

Pharmacists Mutual Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured/underinsured motorists, comprehensive & collision.
- Safe Driver Discount Plan: Credit varies 10%-20% when criteria is met.
- Multi-Policy: Credit varies 5%-10% when criteria is met.
- Installment Payments: \$1 charge for installment payments. Eff. 1-1-00

Phoenix Insurance Company:

- 9% Account Discount applies when both voluntary non-fleet private passenger auto policy & homeowners policy with The Travelers.
- 5% deviation non-fleet private passenger auto comprehensive & collision insurance rates.
- 3% Renewal Credit for non-fleet private passenger auto rates, if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 9% credit for physical damage coverage: 9% credit all other coverages, all vehicle types for voluntary private passenger auto policies issued to employees of Multi-Line Insurance & Financial Services Institutions. Installment charge for each installment is deleted.

- **Contributing Vehicle Credit: 25% non-fleet private passenger auto, pickups, vans & classic auto's bodily injury, property damage, medical payments & collision for single car policy and have more than one private passenger auto insured with The Travelers.**
- **Contributing Vehicle Credit: 15% non-fleet private passenger auto, pickups, vans & classic auto's for comprehensive, fire/fire and theft/fire, theft, & CAC coverages for single car policy and have more than one private passenger auto insured with The Travelers.**
- **10% deviation non-fleet private passenger auto liability coverage. Eff. 10-22-00**

Progressive American Insurance Company:

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

- 3%-25% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 1%-24% for multi car policies, non standard underwriting with 4-8 SDIP pts.
- 3%-33% for single car policies, middle underwriting with 3-8 SDIP pts.
- 1%-34% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.
- 34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.
- 28% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.
- 32% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38 or #39.
- 28% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.
- 35% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.
- 36% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.
- 39% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, #44, or #45.
- 38% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.
- 44% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #46, #47 or #48.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.
- 48% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #49, #50, or #51. 42% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #52.
- 47% for multi car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #52, #53 or #54.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #142.
- 60% for single car policies, preferred underwriting, 13 or more SDIP pts., with risk not eligible for deviations #142, #143 or #144.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #145.
- 58% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #145, #146, or #147.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #148.
- 70% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #148, #149 or #150.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #151.
- 68% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #151, #152 or #153.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 32%-69%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 35%-59%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-72%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 44%-65%.

Progressive American Insurance Company (Con't):

- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 48%-76%.
- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-67%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 60%-82%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 70%-86%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 68%-80%.

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

- I.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- I.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- I.08-1.24 factors vary based on risks garaged in certain territories.
- I.08-3.25 factors vary based on average driver group 1-16.
- I.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- I.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- I.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- I.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- I.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- I.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- I.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- I.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- I.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- I.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- I.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- I.02 factor for risks with BI limits of 50/100.
- I.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

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

- 24%-32% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 40%-49% for single car policies, middle underwriting with 5-8 SDIP pts.
- 33%-42% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 34%-45% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 43%-53% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.

Progressive American Insurance Company (Con't):

- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 61%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 27% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.
- 35% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviation #47, #48 or #49.
- 25% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #50.
- 35% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #50, #51 or #52.
- 38% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 44% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 45% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #56.
- 51% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #56, #57 or #58.
- 40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 48% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 55% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 59% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #65, #66 or #67.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #68.
- 54% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #68, #69 or #70.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.

- 61% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.
- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. with risk not eligible for deviation #186.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. with risk not eligible for deviation #186, #187 or #188.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #189, #190 or #191.
- 74% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193 or #194.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.
- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.
- 3%-8% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.

Progressive American Insurance Company (Con't):

- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

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

12 point violation must not be one of the following:

- Manslaughter or negligent homicide.**
 - Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
 - Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**
 - Transporting illegal intoxicating liquors by motor vehicle.**
- 35%-67% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 35%-60% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 44%-68% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 51%-75% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 48%-68% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 55%-74% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 69%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 66%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 71%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

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

- 1.06-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.10-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

- 1.27 factor for single car policies, preferred underwriting.

Progressive American Insurance Company (Con't):

- 1.49 factor for single car policies, ultra preferred underwriting.
- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Progressive Casualty Insurance Company:

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

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts.
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.

- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risks meet underwriting guidelines.

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

12 point violation must not be one of the following:

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

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

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

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

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.

Progressive Casualty Insurance Company (Con't.):

- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.
- 22%-40% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-6 or more SDIP pts.
- 24%-47% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-5 or more SDIP pts.
- 26%-47% for single car policies, preferred underwriting with 0-5 or more SDIP pts.
- 23%-40% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-6 or more SDIP pts.
- 23%-47% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 48% single car policies, ultra preferred underwriting.
- 40% multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle.
- 40%-47% multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 0-5 or more SDIP pts.
- 5% for policies, non standard, middle and standard underwriting with proof of homeownership.

- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

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

12 point violation must not be one of the following;

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

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

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

Progressive Northern Insurance Company:

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

- 7%-11% for single car policies, non standard underwriting, 5-6 SDIP pts.
- 7% for multi car policies, non standard underwriting, 6 SDIP pts.
- 6%-21% for single car policies, middle underwriting, 4-6 SDIP pts.
- 7%-20% for multi car policies, middle underwriting, 4-6 SDIP pts.
- 7%-37% for single car policies, standard underwriting, 2-7 SDIP pts.
- 3%-24% for multi car policies, standard underwriting, 3-6 SDIP pts.

Progressive Northern Insurance Company (Con't.):

- 13%-38% for single car policies, preferred underwriting, 0-4 SDIP pts.
- 5%-31% for multi car policies, preferred underwriting, 0-4 SDIP pts.
- 35%-39% for single car policies, ultra-preferred underwriting, 0-1 SDIP pts.
- 28%-33% for multi car policies, ultra preferred underwriting, 0-1 SDIP pts.
- 17%-18% for single car policies, non standard underwriting, 7-8 SDIP pts.

- 21% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #34.
- 26% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #34, #35 or #36.
- 3%-18% for multi car policies, non standard underwriting, 5-8 SDIP pts.
- 22% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.
- 29% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38, or #39.
- 26%-27% for single car policies, middle underwriting, 7-8 SDIP pts.
- 30% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.
- 34% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.
- 26%-29% for multi car policies, middle underwriting, 7-8 SDIP pts.
- 32% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.
- 39% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, # 44 or #45.
- 38% for single car policies, standard underwriting, 8 SDIP pts.
- 40% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.
- 44% for single car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations # 46, #47 or #48.
- 30%-33% for multi car policies, standard underwriting, 7-8 SDIP pts.
- 36% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.
- 42% for multi car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #49, # 50 or #51.
- 45%-52% for single car policies, preferred underwriting, 5-8 SDIP pts.
- 54% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #135.
- 56% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #135, #136 or #137.
- 37%-47% for multi car policies, preferred underwriting, 5-8 SDIP pts.
- 50% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #138.
- 54% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #138, #139 or #140.
- 46%-64% for single car policies, ultra-preferred underwriting, 2-8 SDIP pts.
- 65% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #141.
- 67% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #141, #142 or #143.
- 39%-60% for multi car policies, ultra-preferred underwriting, 2-8 SDIP pts.
- 62% for multi car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #144.
- 65% for multi car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #144, #145 or #146.
- 3%-8% for single car policies in standard, preferred, ultra preferred, non-standard & middle underwriting with proof of homeownership & risk meets underwriting guidelines.
- 2%-6% for multi car, standard, preferred, ultra preferred, non-standard & middle underwriting with proof of homeownership & risk meets underwriting guidelines.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- \$3 installment fee waived for policies purchased by employees from an approved employer group via payroll deduction.

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 26%-66%.
 - Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 29%-56%.
 - Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 34%-70%.

Progressive Northern Insurance Company (Con't.):

- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-62%.
- Deviation for single car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 44%-85%.
- Deviation for multi car policies, standard, preferred & ultra preferred underwriting, 12-21 SDIP pts. Credit varies 42%-78%.

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

- I.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- I.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- I.10-1.30 factors vary based on risks garaged in certain territories.
- I.08-3.25 factors vary based on average driver group I-16.
- I.10-1.23 factors vary for single car policies with 1-3 or more accidents, more than 0 SDIP pts.
- I.06-1.12 factors vary for multi car policies with 1-3 or more accidents, more than 0 SDIP pts.
- I.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- I.15 factor for single car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- I.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- I.08 factor for multi car policies, 0 SDIP pts., & 1 speed or minor violation per company guidelines.
- I.06-1.15 factors for multi car policies, 0-1 SDIP pts. 2 or more speed or minor violation per company guidelines.
- I.05-1.08 factors for single cars, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- I.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting 1 speed or minor violation per company guidelines.
- I.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperienced operators.
- I.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the principal named insured.
- I.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the principal named insured.
- I.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- I.02 factor for risks with BI limits of 50/100.
- I.07 factor for risks with BI limits of 100/300 or 250/300.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

- I.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- I.33 factor for single car policies, ultra preferred underwriting.
- I.07 factor for multi car policies, preferred underwriting.
- I.17 factor for multi car policies, ultra preferred underwriting.

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

- 18% for single car policies, non standard underwriting, 6-8 SDIP pts.
- 20% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.

- 29% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #47, #48 or #49.
- 16%- 25% for multi car policies, non standard underwriting with collision cov. on more than one vehicle, 6-8 SDIP pts.
- 18% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation # 50.
- 29% for multi car policies, non standard underwriting with collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviation # 50, #51 or #52.
- 34%-45% for single car policies, middle underwriting with 5-8 SDIP pts.
- 40% for single car policies, middle underwriting, 9-12 SDIP pts., risk not eligible for deviation #56.

Progressive Northern Insurance Company (Con't.):

- 47% for single car policies, middle underwriting, 13 or more SDIP pts., risk not eligible for deviations #56, #57 or #58.
- 27%-36% for multi car policies, non standard underwriting with collision coverage on one vehicle, 6-8 SDIP pts.
- 33% for multi car policies, non standard underwriting with collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 39% for multi car policies, non standard underwriting with collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 29%-40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 5-8 SDIP pts.
- 35% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 43% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 28%-53% for single car policies, standard underwriting with 2-8 SDIP pts.
- 50% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 55% for single car policies, standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #65, #66 or #67.
- 38%-49% for multi car policies, middle underwriting, collision coverage on one vehicle, 5-8 SDIP pts.
- 46% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 21%-47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 42% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #68.
- 50% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviation for #68, #69 or #70.
- 26%-55% for multi car policies, standard underwriting, collision coverage on one vehicle, 2-8 SDIP pts.
- 52% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.
- 57% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 35%-65% for single car policies, preferred underwriting, 0-8 SDIP pts.
- 63% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.
- 67% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 32%-61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 57% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 63% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 32%-67% for multi car policies, preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts.

- 65% for multi car policies, preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #186.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #186, #187, or #188.
- 55%-76% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.
- 75% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 77% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #189, #190 or #191.
- 54%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 71% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 75% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193, or #194.
- 54%-76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 0-8 SDIP pts.
- 76% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.

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

Progressive Northern Insurance Company (Con't.):

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- 22%-64% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 29%-56% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 39%-65% for multi car policies, non standard underwriting, collision cov. on one vehicle with 12-18 or more SDIP pts.
 - 47%-73% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 43%-65% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 51%-72% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 55%-77% for single car policies, standard underwriting with 12-18 or more SDIP pts.
 - 50%-69% for multi car policies, standard underwriting with collision coverage on more than one vehicle, 12-18 or more SDIP pts.
 - 57%-75% for multi car policies, standard underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
 - 67%-83% for single car policies, preferred underwriting with 12-18 or more SDIP pts.
 - 63%-77% for multi car policies, preferred underwriting, collision cov. on more than one vehicle, 12-18 or more SDIP pts.
 - 68%-82% for multi car policies, preferred underwriting with collision coverage on one vehicle, 12-18 or more SDIP pts.
 - 77%-88% for single car policies, ultra preferred underwriting with 12-18 or more SDIP pts.
 - 75%-84% for multi car policies, ultra preferred underwriting collision coverage on more than one vehicle, 12-18 or more SDIP pts.
 - 78%-88% for multi car policies, ultra preferred underwriting collision coverage on one vehicle, 12-18 or more SDIP pts.

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

- 1.27-1.64 factors based for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.

- 1.10-1.20 factors for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factors for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, preferred or ultra preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 3%-8% for single car policies in non-standard, standard, middle, preferred & ultra preferred underwriting for policies with proof of homeownership.
- 5%-11% for multi car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

Progressive Northern Insurance Company (Con't.):

- 1.27 factor for single car policies, preferred underwriting.
- 1.49 factor for single car policies, ultra preferred underwriting.
- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Progressive Preferred Insurance Company:

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

- 14%-35% for single car policies, non standard underwriting with 5-6 or more SDIP pts.
- 28% for multi car policies, non standard underwriting with 6 or more SDIP pts.
- 15%-36% for single car policies, middle underwriting with 3-6 or more SDIP pts.
- 11%-29% for multi car policies, middle underwriting with 4-6 or more SDIP pts.
- 14%-50% for single car policies, standard underwriting with 0-6 or more SDIP pts.
- 16%-35% for multi car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-53% for single car policies, preferred underwriting with 0-6 or more SDIP pts
- 25%-39% for multi car policies, preferred underwriting with 0-6 or more SDIP pts.
- 51%-53% for single car policies, ultra-preferred underwriting with 0-6 or more SDIP pts.
- 39%-42% for multi car policies, ultra preferred underwriting with 0-6 or more SDIP pts.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating

employer when risks meet underwriting guidelines.

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

12 point violation must not be one of the following:

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

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

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

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

- 26% for single car policies, non standard underwriting with 6 or more SDIP pts.
- 23% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6 or more SDIP pts.
- 27%-28% for single car policies, middle underwriting with 5-6 or more SDIP pts.
- 37% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6 or more SDIP pts.
- 18%-24% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-6 or more SDIP pts.
- 33%-47% for single car policies, standard underwriting with 2-6 or more SDIP pts.
- 31%-38% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-6 or more SDIP pts.

Progressive Northern Insurance Company (Con't):

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

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
-
- 54%-69% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 45%-64% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 51%-67% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, middle underwriting with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 54%-69% for multi car policies, middle underwriting with collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 57%-71% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 47%-66% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-21 SDIP pts.
 - 54%-69% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

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

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

Progressive Southeastern Insurance Company:

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

- 3%-25% for single car policies, non standard underwriting with 4-8 SDIP pts.
- 1%-24% for multi car policies, non standard underwriting with 4-8 SDIP pts.
- 3%-33% for single car policies, middle underwriting with 3-8 SDIP pts.
- 1%-34% for multi car policies, middle underwriting with 2-8 SDIP pts.
- 3%-43% for single car policies, standard underwriting with 1-8 SDIP pts.
- 6%-38% for multi car policies, standard underwriting with 2-8 SDIP pts.
- 20%-56% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 13%-51% for multi car policies, preferred underwriting with 0-8 SDIP pts.
- 40%-67% for single car policies, ultra-preferred underwriting with 0-8 SDIP pts.

Progressive Southeastern Insurance Company (Con't.):

- 34%-63% for multi car policies, ultra preferred underwriting with 0-8 SDIP pts.
- 28% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #37.
- 32% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #37, #38 or #39.

- 28% for multi car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #40.
- 35% for multi car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviations #40, #41 or #42.
- 36% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #43.
- 39% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #43, #44, or #45.
- 38% for multi car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #46.
- 44% for multi car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #46, #47 or #48.
- 45% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #49.
- 48% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #49, #50, or #51. 42% for multi car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #52.
- 47% for multi car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #52, #53 or #54.
- 58% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #142.
- 60% for single car policies, preferred underwriting, 13 or more SDIP pts., with risk not eligible for deviations #142, #143 or #144.
- 54% for multi car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #145.
- 58% for multi car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #145, #146, or #147.
- 68% for single car policies, ultra-preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #148.
- 70% for single car policies, ultra-preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #148, #149 or #150.
- 65% for multi car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #151.
- 68% for multi car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviation #151, #152 or #153.
- 5% for policies in non-standard, middle & standard underwriting to policies with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employer when risk meets underwriting guidelines.
- 3%-8% for single car policies, non standard, standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 2%-6% for multi car policies, standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- \$3 installment fee waived for policies purchased by employees from an approved employer group if premium is paid via payroll deduction.

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
- B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
- C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 32%-69%.
- Deviation for multi car policies, non standard underwriting, 12-21 SDIP pts. Credit varies 35%-59%.
- Deviation for single car policies, middle underwriting, 12-21 SDIP pts. Credit varies 39%-72%.
- Deviation for multi car policies, middle underwriting, 12-21 SDIP pts. Credit varies 44%-65%.
- Deviation for single car policies, standard underwriting, 12-21 SDIP pts. Credit varies 48%-76%.
- Deviation for multi car policies, standard underwriting, 12-21 SDIP pts. Credit varies 47%-67%.
- Deviation for single car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 60%-82%.
- Deviation for multi car policies, preferred underwriting, 12-21 SDIP pts. Credit varies 58%-74%.
- Deviation for single car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 70%-86%.
- Deviation for multi car policies, ultra preferred underwriting, 12-21 SDIP pts. Credit varies 68%-80%.

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

for any deviation.

Progressive Southeastern Insurance Company (Con't.):

- 1.14 factor applies single car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.09 factor applies multi car policies, non standard underwriting for policies without proof of prior auto insurance.
- 1.08-1.30 factors vary based on risks garaged in certain territories.
- 1.08-3.25 factors vary based on average driver group 1-16.
- 1.10-1.23 factor for single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.06-1.12 factor for multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts., or with a driver whose driving record cannot be verified.
- 1.12-1.30 for single car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.06-1.15 for multi car policies, 0-1 SDIP pts. & 1 or more speed or minor violation per company guidelines.
- 1.05-1.08 factors for single car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.03-1.04 factors for multi car policies, preferred & ultra preferred underwriting with 1 speed or minor violation per company guidelines.
- 1.09-1.94 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.16 factor for single car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.29 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is the named insured.
- 1.50 factor for multi car policies with an operator with less than 5 yrs. of licensed driving experience who is not the named insured.
- 1.02 factor for risks with BI limits of 50/100.
- 1.07 factor for risks with BI limits of 100/300 or 250/500.

LIABILITY All deviation applies to non fleet private passenger auto bodily injury, property damage & medical payments with one or more of the following:

- A. At fault accident.
- B. Major violation per company guidelines.
- C. DWI violation class per company guidelines.
- D. Two or more speed or minor violations per company guidelines.
- E. Driver whose driving record cannot be verified.

- 1.13 factor for single car policies, preferred underwriting or 0 SDIP pts.
- 1.33 factor for single car policies, ultra preferred underwriting.
- 1.07 factor for multi car policies, preferred underwriting.
- 1.17 factor for multi car policies, ultra preferred underwriting.

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

- 24%-32% for single car policies, non standard underwriting with 6-8 SDIP pts.
- 23%-31% for multi car policies, non standard underwriting with collision coverage on more than one vehicle with 6-8 SDIP pts.
- 40%-49% for single car policies, middle underwriting with 5-8 SDIP pts.
- 33%-42% for multi car policies, non standard underwriting with collision coverage on one vehicle with 6-8 SDIP pts.
- 34%-45% for multi car policies, middle underwriting, collision coverage on more than one vehicle 5-8 SDIP pts.
- 34%-57% for single car policies, standard underwriting with 2-8 SDIP pts.
- 43%-53% for multi car policies, middle underwriting, collision coverage on one vehicle with 5-8 SDIP pts.
- 28%-51% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 2-8 SDIP pts.
- 32%-59% for multi car policies, standard underwriting, collision coverage on one vehicle with 2-8 SDIP pts.
- 40%-68% for single car policies, preferred underwriting with 0-8 SDIP pts.
- 38%-64% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 0-8 SDIP pts.
- 38%-70% for multi car policies, preferred underwriting, collision coverage on one vehicle with 0-8 SDIP pts.
- 59%-78% for single car policies, ultra preferred underwriting, 0-8 SDIP pts.

- 61%-76% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle with 1-8 SDIP pts.
- 61%-79% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle with 1-8 SDIP pts.
- 27% for single car policies, non standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #47.
- 35% for single car policies, non standard underwriting, 13 or more SDIP pts. with risk not eligible for deviation #47, #48 or #49.

Progressive Southeastern Insurance Company (Con't.):

- 25% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #50.
- 35% for multi car policies, non standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #50, #51 or #52.
- 38% for multi car policies, non standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #53.
- 44% for multi car policies, non standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #53, #54 or #55.
- 45% for single car policies, middle underwriting, 9-12 SDIP pts. with risk not eligible for deviation #56.
- 51% for single car policies, middle underwriting, 13 or more SDIP pts. with risk not eligible for deviations #56, #57 or #58.
- 40% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #59.
- 48% for multi car policies, middle underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #59, #60 or #61.
- 51% for multi car policies, middle underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #62.
- 55% for multi car policies, middle underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #62, #63 or #64.
- 54% for single car policies, standard underwriting, 9-12 SDIP pts. with risk not eligible for deviation #65.
- 59% for single car policies, standard underwriting, 13 or more SDIP pts., risk not eligible for deviations #65, #66 or #67.
- 47% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #68.
- 54% for multi car policies, standard underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #68, #69 or #70.
- 56% for multi car policies, standard underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #71.
- 61% for multi car policies, standard underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #71, #72 or #73.
- 66% for single car policies, preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #180.
- 69% for single car policies, preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #180, #181 or #182.
- 61% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #183.
- 66% for multi car policies, preferred underwriting, collision coverage on more than one vehicle, 13-or more SDIP pts. with risk not eligible for deviations #183, #184 or #185.
- 68% for multi car policies, preferred underwriting, collision coverage on one vehicle with 9-12 SDIP pts. with risk not eligible for deviation #186.
- 71% for multi car policies, preferred underwriting, collision coverage on one vehicle with 13 or more SDIP pts. with risk not eligible for deviation #186, #187 or #188.
- 77% for single car policies, ultra preferred underwriting, 9-12 SDIP pts. with risk not eligible for deviation #189.
- 79% for single car policies, ultra preferred underwriting, 13 or more SDIP pts. with risk not eligible for deviations #189, #190 or #191.
- 74% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #192.
- 77% for multi car policies, ultra preferred underwriting, collision coverage on more than one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #192, #193 or #194.
- 78% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 9-12 SDIP pts. with risk not eligible for deviation #195.

- 80% for multi car policies, ultra preferred underwriting, collision coverage on one vehicle, 13 or more SDIP pts. with risk not eligible for deviations #195, #196 or #197.
- 3%-8% for single car policies standard, non standard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-11% for multi car policies, standard, nonstandard, middle, preferred & ultra preferred underwriting with proof of homeownership.
- 5%-10% for risks who are members of qualified participating groups, associations or employees of qualified participating employers when risks meet underwriting guidelines.

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

Progressive Southeastern Insurance Company (Con't.):

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
-
- 35%-67% single car policies, non standard underwriting with 12-18 or more SDIP pts.
 - 35%-60% for multi car policies, non standard underwriting, with collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 44%-68% for multi car policies, non standard underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.
 - 51%-75% for single car policies, middle underwriting with 12-18 or more SDIP pts.
 - 48%-68% for multi car policies, middle underwriting with collision on more than one vehicle with 12-18 or more SDIP pts..
 - 55%-74% for multi car policies, middle underwriting with collision on one vehicle with 12-18 or more SDIP pts.
 - 69%-89% for single car policies, standard, preferred and ultra preferred underwriting with 12-18 or more SDIP pts.
 - 66%-86% for multi car policies, standard, preferred and ultra preferred underwriting, collision coverage on more than one vehicle with 12-18 or more SDIP pts.
 - 71%-89% for multi car policies, standard, preferred and ultra-preferred underwriting, collision coverage on one vehicle with 12-18 or more SDIP pts.

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

- 1.37-1.64 factors apply for risks garaged in certain territories.
- 1.06-3.56 factors vary based on average driver group 1-16.
- 1.10-1.23 single car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.10-1.20 multi car policies with 1-3 or more accidents, 0 SDIP pts.
- 1.35 factor for policies with 1 or more major violations per company guidelines, 0 SDIP pts. or with a driver whose driving record cannot be verified.
- 1.12-1.30 factors for single car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.06-1.15 factors for multi car policies, 0-1 SDIP pts. & 1-2 or more speed or minor violations per company guidelines.
- 1.08-1.19 factors for single car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.04-1.10 factors for multi car policies, ultra preferred & preferred underwriting, 1 speed or minor violation per company guidelines.
- 1.07-1.81 factors for policies, 2-12 or more SDIP pts. with 1 or more inexperience operators.
- 1.12 factor for single car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.
- 1.40 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is the principal named insured.
- 1.56 factor for multi car policies with an operator with less than 5 yrs. licensed driving experience who is not the principal named insured.

PHYSICAL DAMAGE All deviation applies to non fleet private passenger auto physical damage rates. One or more of the following apply.

- A. At fault accident.
 - B. Major violation per company guidelines.
 - C. DWI violation class per company guidelines.
 - D. Two or more speed or minor violations per company guidelines.
 - E. Driver whose driving record cannot be verified.
-
- 1.27 factor for single car policies, preferred underwriting.
 - 1.49 factor for single car policies, ultra preferred underwriting.

- 1.14 factor for multi car policies, preferred underwriting.
- 1.25 factor for multi car policies, ultra preferred underwriting. Eff. 9-1-00

Providence Washington Insurance Company:

Standard Program

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

Preferred Program

- **Territory Deviation:** Various credits apply to bodily injury, property damage, medical payments, comprehensive & collision.
- **Multi Policy Credit:** 10% applies to bodily injury, property damage, medical payments, comprehensive & collision.
- **Mature Driver Credit:** Applies to bodily injury, property damage, medical payments, comprehensive & collision.
- **Multiple Automobile Credit:** 5% applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply. Eff. 1-6-00.

Prudential Property & Casualty Insurance Company:

- **2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for Senior Driver Discount.** Certain criteria apply.
- **8% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for Long Term Discount,** when criteria is met.
- **6% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision for New Business Discount.**
- **5% Renter's (HO-4) Companion Policy Discount** for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- **10% Homeowners (HO-3) or Condominium (HO-6) Companion Policy Discount** applicable to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- **5% Companion for Life Discount** applicable to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- **Base Rate Deviation for single & multi car policies:** Applies to bodily injury, property damage, medical payments, comprehensive, & collision: Credit varies.
- **Electronic Funds Transfer Deviation:** \$1 service charge deleted.
- **Installment Payment Plan:** No charge for first installment payment. Eff. 11-13-00

Republic Franklin Insurance Company:

- **Personal Auto Account Credit:** 10% credit applies to basic premium when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- **20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.**
- **5% payroll deduction** provided the named insured is employed through an employer enrolled in the Company Work place Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- **10% Mature Driver Credit:** Certain criteria apply.
- **Company Car Discount:** Apply multi-car rating factor to single car policies when certain criteria is met.
- **9% Territory II Deviation:** Vehicles must be principally garaged in territory II. Eff. 12-1-00

Royal Indemnity Company:

- **5% Companion Policy Credit** for automobile policy, for which on inception date there is in force, a homeowners policy covering same insured in any member of Royal Insurance.
- **Discount for eligible employee:** 20% credit to total personal auto policy premium.
- **Installment Payment Plan waiver.**
- **5% Good Driver Discount** applies to bodily injury, property damage, medical payment & collision coverage.
- **5% Experience Operator Credit** applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operator.
- **Passive Restraint Discount:** Credit varies.

- **5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **Anti-Theft Device Credit applies to comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.**

Royal Indemnity Company (Con't.):

- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Installment Payment Plan-Agency Payroll Deduction: Certain criteria apply.**
- **10% Mass Marketing Discount: Applies to liability, med pay, comprehensive & collision: Certain criteria has to be met.**
- **Preferred Program Discount by territory. Eff. 9-1-00**

Royal Insurance Company of America:

- **20% Employee Discount for eligible employees. Credit applicable to total personal auto policy premium.**
- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount for private passenger auto bodily injury, property damage, medical payments & collision coverage.**
- **5% Experience Operator Credit for private passenger auto bodily injury, property damage, medical payments & collision coverage: Certain criteria apply.**
- **5% Anti-Lock Braking System Credit for private passenger auto bodily injury & property damage for vehicles equipped with a factory installed 4 wheel anti-lock breaking system.**
- **5% Window Glass Etching credit for comprehensive coverage.**
- **Anti-Theft Device Coverage Credit for comprehensive coverage. Credit varies 5% - 15%.**
- **10% Company Car Credit for bodily injury, property damage, medical payments, comprehensive & collision for single car policies when there is a company car in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.**
- **Group Mass Marketing Discount: 10% applies to liability, med pay, comp & collision: Certain criteria apply.**
- **Passive Restraint Discount applicable to med pay only. Eff. 9-1-00**

Safeco Insurance Company of America:

- **Checkless Pay Plan: No service charge if insured makes 1st month's down payment and subsequent payments made through automatic withdrawal. Eff. 9-1-00**

Safeguard Insurance Company:

- **Companion Policy Credit: 1% credit when auto & homeowner policy in-force with any member of Royal Insurance Co.**
- **20% Discount for Eligible Employees. Credit applicable to total personal auto policy premium.**
- **Installment payment plan waived for employees.**
- **Installment Payment Plan Payroll Deduction: \$3 charge waived.**
- **5% Good Driver Discount applies to bodily injury, property damage, med pay, & collision coverage: Certain criteria apply.**
- **5% Experienced Operator Credit applies to bodily injury, property damage, med pay, collision & comprehensive coverage if principal operator is age 55 or older & no inexperienced operators apply to vehicle.**
- **Passive Restraint Discount applies to medical payments rate: Credit varies 20% - 40%.**
- **5% Anti-Lock Braking System Discount applies to bodily injury & property damage for vehicles equipped with factory installed 4-wheel anti-lock braking system.**
- **5% Window Glass Etching Credit applies to comprehensive coverage.**
- **5% or 15% Anti-Theft Device Credit applies to comprehensive coverage: Certain criteria apply.**
- **10% Company Car Credit applies to bodily injury, property damage, med pay, comprehensive & collision for single car policies when there is a Company car in the household.**
- **Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.**
- **10% Group Discount applies to liability, med pay, comprehensive & collision: Certain criteria apply.**
- **Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision by territory.**

- Super Preferred Program Discount applies to bodily injury, property damage, med pay, comprehensive & collision for all territories.
- 7% Company Deviation applies to bodily injury, property damage, med pay, comprehensive & collision. Eff. 9-1-00

St. Paul Fire and Marine Insurance Company:

- Installment charge deviation: \$2 charge each installment. Eff. 1-1-95

St. Paul Guardian Insurance Company:

- 5% base rate comprehensive coverage when policy qualifies for PAK II Program.
- 5% base rate collision coverage when policy qualifies for PAK II Program.

St. Paul Guardian Insurance Company (Con't):

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

St. Paul Mercury Insurance Company:

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

Seaton Insurance Company:

- 15% non-fleet private passenger auto liability, medical payments & physical damage. "Unimate Plus" in addition to above: (1) Policy in force 3 yrs. & no at-fault accident additional 5% credit liability, medical payments & physical damage; (2) Policy in force 6 yrs. & no at-fault accident; Second 5% credit on coverages listed above.
- 5% non-fleet private passenger auto non-fleet physical damage rates. Discount applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only (no miscellaneous types). Eff. 6-20-88

Security Insurance Company of Hartford:

- **Territorial Deviation for BI, PD, med pay, uninsured motorists/underinsured motorists, comprehensive & collision: Credits vary.**
- **Classification Rating Factors Deviation for liability, comprehensive & collision.**
- **5%, 10% or 15% Anti-Theft Device Discount: Certain criteria apply.**
- **5% Good Drivers Discount.**
- **5% Affinity Group Discount.**
- **Preferred Policy Program Deviation. Eff. 9-1-00**

Selective Insurance Company of South Carolina:

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

Selective Insurance Company of the Southeast:

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

Shelby Insurance Company:

- 7.5% non-fleet private passenger auto liability & physical damage rates when insured has their Homeowners policy in the Anthem Casualty Insurance Group.
- Anti-Theft Discount: Discount applies to other than collision coverage only. 5% alarm & active disabling devices; 15% on vehicles equipped with passive disabling devices.
- Longevity Discount: 5% credit applies when policies have been in force past 5 yrs. Credit applies to Plus & Premier policies only.
- Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no drivers with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies.
- Point Factor Discount: Factors vary .00 - 3.90 for 0 - 12 points.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for all Shelby Plus policies. Eff. 11-16-00

South Carolina Insurance Company:

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- Deviation for single car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-52 yrs. of driving experience. 47%- 60% credit.
 - Deviation for multi- car policies with 12-20 SDIP points where driver with least licensed driving experience has 5-42 yrs. of driving experience. 43% -55% credit.

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
 - E. Driving motor vehicle while intoxicated.
- Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 5% credit.
 - Deviation for single-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 3% credit.
 - Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with no accidents or claims. 3% credit.
 - Deviation for multi-car policies with 6-20 SDIP pts. where driver with least licensed driving experience has from 7-52 yrs. of driving experience with one accident or claim. 1.5% credit.

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

12 point violation must not be one of the following:

- A. Manslaughter or negligent homicide.
 - B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing
 - D. Transporting illegal intoxicating liquors by motor vehicle.
- 5% non-fleet private passenger auto comprehensive & collision for policies that are insured with South Carolina Insurance Company with no lapse in coverage between policies & have 12-20 SDIP pts. & all drivers licensed 5-52 yrs.

- 15% non-fleet private passenger auto comprehensive & collision for policies with 12-20 SDIP pts. & all drivers licensed 5 - 52 yrs.

12 point violation must not be one of the following.

- A. Manslaughter or negligent homicide.
- B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
- C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

South Carolina Insurance Company (Con't.):

- D. Transporting illegal intoxicating liquors by motor vehicle.
 - E. Driving motor vehicle while intoxicated.
- 25% non-fleet private passenger auto comprehensive & collision for policies with 12 - 20 SDIP pts., all drivers licensed 5 - 52 yrs. & no driver with an at fault accident within the last 12 months preceding policy effective date. Eff.10-21-98

Southern Fire & Casualty Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage & medical payments.
- 10% non-fleet private passenger auto comprehensive & collision.
- 5% non-fleet private passenger auto comprehensive & collision for drivers age 55 yrs. or older. Eff. 1-1-97

Southern Guaranty Insurance Company:

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

Southern Heritage Insurance Company:

- **Downward deviation by territories:** Applies to Comprehensive & Collision coverages: Credit varies 10%-32%.
- **Multi-car discount** applies to single car risk when there is another vehicle furnished for the regular use of insured.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators in household who have 19-44 yrs of driving experience.
- **Deviation for recreational trailer rate.** Rate varies \$3 - \$6 for each \$1,000 in cost over \$10,000.
- **Loss Free Renewal Discount:** Loss free yrs. 3-5 yrs.: Discount varies 5% - 10% for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.
- **New Business Automobile of 7.5% deviation** applies to non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when criteria is met. Eff. 1-1-01

Link Plus Only

- **Preferred Driver Deviation:** Non-fleet private passenger auto: 10% bodily injury & property damage: 12% comprehensive & collision.
- **Mature Driver Credit:** 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision when all operators in household have 29 or more yrs. of driving experience.
- **Increased Limit Factor Deviation.** Eff. 3-11-97

Southern Pilot Insurance Company:

- **10% credit applies to bodily injury, property damage, medical payments, comprehensive & collision for all Employees of the University of North Carolina - Chapel Hill.**
- **Exceptional Driver Discount: 15% applies to non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision. Certain criteria apply.**
- **Accident Free Discount: 5% credit shall be applied to bodily injury, property damage, medical payments, comprehensive & collision if insured has had no chargeable accidents in the past three yrs. & insured with Southern Pilot at least three yrs. An additional 5% applies for a six yr. period.**
- **Mature Driver Discount: 5% discount applies to bodily injury, property damage, comprehensive, collision & medical expense when principal operator has 34+ yrs. driving experience & other operators have no less than 9.**
- **Multi Policy Discount: 5% applies to bodily injury, property damage, medical payments, comprehensive, & collision coverages when insured has both auto & homeowners with the Company. Eff. 6-1-01**

Standard Fire Insurance Company:

- 15% non-fleet private passenger auto liability insurance rates.
- 23% non-fleet private passenger auto physical damage rates.
- Loss & Conviction Free Deviation for multi-car policies. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for single & multi-car policies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist, comprehensive & collision. 5% for facility issued policies for comprehensive & collision coverage. Eff. 3-29-96

State Auto Property & Casualty Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for operators 0-38 yrs. driving experience or 55 yrs. of age or older.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience & a homeowners policy with State Auto Companies, or 0-38 yrs. driving experience or 55 yrs. of age or older for insured without a homeowners policy with State Auto Companies.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 70 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55 yrs. of age or older or 0-38 yrs. driving experience for insured without a homeowners policy.
- 20% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies, or 55-69 yrs. of age for insured without a homeowners policy.
- 25% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 0-33 yrs. driving experience, 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 30% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured with 34-38 yrs. driving experience or is 55 yrs. of age or older and has a homeowner policy with State Auto Companies.
- 35% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no inexperienced operators, for an insured who is 55-69 yrs. of age and has a homeowner policy with State Auto Companies.
- Anti-lock Braking System Discount: 5% deviation on non-fleet private passenger auto BI & property damage or combined single limit liability on private passenger autos equipped with factory installed four wheel anti-lock braking systems.
- Electronic Funds Transfer: \$1 monthly service charge per policy. Eff. 9-1-00

State Automobile Mutual Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages, no SDIP pts., no inexperienced operators & insured has Homeowners policy with State Auto Companies.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided no SDIP pts., no inexperienced operators & all operators in household are age 55 or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverages provided there are no SDIP pts., no inexperienced operators, all operators in household are age 55 or older and insured has a Homeowners policy with State Auto Companies.
- Installment Pay Plan charge is reduced to \$1 per installment on all new and renewal business.
- 5% non-fleet private passenger auto bodily injury & property damage liability (or combined single liability) coverage for private passenger auto equipped with factory installed four wheel anti-locking braking systems. Eff. 2-1-93

State Capital Insurance Company:

- Installment Payment Plan: Waive initial installment charge.
- 10% credit applicable to auto policy when named insured has Homeowners policy with State Capital, Northwestern National, or American Professionals Insurance Company.

- 5%-10% deviation for Renewal/Transfer Credit to bodily injury, property damage, medical payments & collision coverage when certain criteria is met. Eff. 1-1-01

State Farm Mutual Automobile Insurance Company:

- Deviation for non-fleet private passenger automobile rates: Credit varies based on territory.
- 15% on non-fleet private passenger automobile rates applicable to principal operators age 55 & over where there is no inexperienced operator in household. Credit not applicable to motorcycle.

State Farm Mutual Automobile Insurance Company (Con't.):

- 10% non-fleet private passenger automobile rates. Applicable to vehicles (not motorcycles) written in State Farm Mutual & free of at-fault accidents for 3 or more yrs.: 6-10 yrs. - 15% credit; 10 or more yrs. - 20%; 9 or more yrs. - 15% or 20% credit continues after first at fault accident.
- Installment Payment Charge: \$1 monthly installment of premium. Charge waived if payment made by electronic funds transfer.
- Multi Policy Discount: 10% credit for non-fleet private passenger automobile rates when criteria is met.
- 5% on non-fleet private passenger automobile rates applicable to new business policies (not motorcycles) when all drivers have been licensed in the U.S. or Canada for 3 yrs. & all driving records combined have no violations & no at-fault accidents during past 5 yrs. Eff. 9-1-00

TIG Premier Insurance Company:

- 10.7% non-fleet private passenger auto bodily injury, property damage, medical payments, collision, uninsured BI and combined uninsured/underinsured BI; 15.5% comprehensive.
- Free of at fault accidents: 3-6 yrs.; 10%-non-fleet private passenger auto bodily injury, property damage, medical payments & collision; Over 6 yrs.-15%.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal operators age 55 and over where there is no principal operator in household.
- BMW model yrs. 1995 & newer: 20% comprehensive; 10% collision. Eff. 3-1-98

Teachers Insurance Company:

- Deviation on bodily injury, property damage, medical payments, comprehensive & collision coverages when the policy has no chargeable SDIP points & no inexperience operator. Credit varies by territory.
- Deviation on bodily injury, property damage, medical payments, comprehensive & collision coverages for principal operators age 55 or over, no chargeable SDIP points & no inexperience. Credit is 1% or 3%.
- Deviation for certain comprehensive & collision deductibles, when the insured has no chargeable SDIP pts. & no inexperience.
- Home/Auto Deviation: Certain criteria apply.
- Driving Quality Deviation: Non-fleet private passenger, bodily injury, property damage & collision when criteria is met.
- 9% non-fleet private passenger auto bodily injury & property damage; 8% comprehensive & collision premiums, if insured is a member in good standing of a sponsoring education association & policy is voluntary. No deviation applies if policy has comprehensive only or physical damage only.
- 25% - 45% deviation for first accident if loss free for 5 yrs. & not ceded.
- Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.
- Installment Payment Charge: No charge on 1st installment for new business policies written on an installment basis.
- 7% non-fleet private passenger collision for utility vehicles, vans or pickups, 1993 or subsequent. Eff. 3-1-01

Travelers Casualty & Surety Company:

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

- **Mature Driver Deviation: 3% to non-fleet private passenger auto bodily injury, property damage & medical payments; 5% collision, 10% comprehensive coverage.**
- **Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments. Credit applies to voluntary policies.**
- **7% Loss & Conviction Free Renewal Deviation; Multi-car policies: Applies to collision coverage only when policy is ceded to the Facility.**
- **Mature Driver Deviation: 5% non-fleet private passenger auto collision coverage & 10% comprehensive coverage. Eff. 12-17-93**

Travelers Casualty & Surety Company of America:

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

Travelers Casualty & Surety Company of Illinois:

- 30% non-fleet private passenger auto liability & medical payments rates.
- 30% non-fleet private passenger auto physical damage rates. Eff. 10-15-92

Travelers Indemnity Company:

- 9% Account Discount when insured has private passenger auto policy & homeowners policy with The Travelers.
- 3% Renewal Credit: Non-fleet private passenger auto rates if insured has maintained auto coverage with the Travelers for last 6 or more consecutive yrs.
- 2% deviation for private passenger auto rates for employees of Multi-Line Insurance and Financial Services Institution.
- 2% for private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 2% deviation for private passenger auto rates for North Carolina State University employees as part as of an Employer Payroll Deduction Premium Payment Plan. Installment charge deleted.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 2% deviation for private passenger auto rates for Members/Customer of A Credit Union Family. Installment charge deleted.
- 2% deviation for private passenger auto rates for Employees of Research and Development Institutions. Installment charge deleted.
- 2% deviation for private passenger auto rates for Members/Customer of AAA Group. Installment charge deleted.
- 2% deviation for private passenger auto rates for employees of Philip Morris Companies as apart as a payroll deduction premium payment plan. Installment charge deleted. Eff. 2-1-01

Travelers Indemnity Company of America:

- Installment Payment Charge: Installment charge for each installment is deleted.
- 15% deviation applied to private passenger auto rates for employees of North Carolina State University as part of an employer payroll deduction premium payment plan. Installment charge deleted.
- 14% deviation applied to private passenger auto rates for employees of Multi-Line Insurance & Financial Services Institution. Installment charge deleted.
- 7% deviation applied to private passenger auto rates for entities for which there is no specifically defined deviation. Installment charge deleted.
- 9% Account Discount: Applies to all insureds that have both private passenger auto & homeowners policy with The Travelers.
- Renewal Credit: 3% non-fleet private passenger rates if insured has maintained auto policy with The Travelers for the last 6 or more consecutive yrs.
- Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insured who have single car policy & have more than one private passenger auto with The Travelers.
- Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire & theft/fire, theft, CAC for insureds who have a single car policy and have more than one private passenger auto insured with The Travelers.
- 10% deviation applied to private passenger auto rates for Members/Customers of a Credit Union family. Installment charge deleted.
- 14% non-fleet private passenger insurancerates for all coverages for Employees of Research and Development Institutions. Installment charge deleted.
- 10% deviation applies to private passenger auto rates for members of AAA Groups. Installment charge deleted.
- 12% deviation applies to private passenger auto rates for employees of Philip Morris Companies, Inc. as part of an employer payroll deduction premium payment plan. Installment charge deleted. Eff. 2-1-01

The Travelers Indemnity Company of Connecticut:

- Account Discount: 9% applies when voluntary private passenger auto & homeowners policy with The Travelers.
- Renewal Credit: 3% if insured has maintained auto policy with The Travelers for 6 or more consecutive yrs.

- **Contributing Vehicle Credit: 25% non-fleet private passenger autos, pickups, vans & classic autos for bodily injury property damage, medical payments & collision for single car policy yet have more than one private passenger auto insured with The Travelers. 15% for comprehensive, fire/theft & theft/fire, theft & CAC coverages.**
- **10% deviation for non-fleet private passenger auto liability and 10% deviation for physical damage to coverages to non-fleet private passenger autos. Eff. 10-22-00**

Travelers Indemnity Company of Illinois:

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

Travelers Personal Security Insurance Company:

- 10% non-fleet private passenger auto liability rates.
- 19% non-fleet private passenger auto physical damage rates.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payment & collision to single & multi-car policies that are loss & conviction free.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured motorist coverage, comprehensive & collision coverage, Facility policies: 5% applies comprehensive & collision when named insured also purchases homeowner policy (HO-2, HO-3 or HO-6). Eff. 3-29-96

Twin City Fire Insurance Company:

- .94 factor for non-fleet private passenger auto comprehensive & collision rates if principal operator is age 55 or over.
- 4% **Account Credit:** 4% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates when insured has qualifying homeowners policy in effect with one of the Hartford Group Companies. (The HO-4 policy qualifies for a 5% credit.). Eff. 11-15-00

USAA Casualty Insurance Company:

- 10% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices & for vehicles equipped with a vehicle recovery system.
- 5% non-fleet private passenger auto other than collision cov. for vehicles equipped with a window identification system.
- 5% non-fleet private passenger auto other than collision coverage for vehicles with active disabling anti-theft devices.
- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronics equipment & tapes, records, discs & other media.
- 100% on rates for covered property coverage for trailers insured for other than collision coverage.
- 100% on rates for customizing equipment coverage.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags both sides.
- 10% non-fleet private passenger auto medical payments coverage for vehicles equipped with passive seat belt both sides or drivers side only.
- 10% non-fleet private passenger auto liability & physical damage if principal operator is age 55 or older.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- **Safe Driver Incentive Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverage when criteria is met.
- **Deviation on 6 month and annual short rate cancellation tables.**
- 10% non-fleet private passenger auto liability, PD, extended transportation expense, & towing & labor coverages.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag drivers side only.
- **Extended Billing Plan:** Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 9-1-00

USAA General Indemnity Company:

- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with passive anti-theft disabling devices.

- 100% non-fleet private passenger auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 100% deviation for trailers insured for other than collision coverage.
- 100% deviation for vehicles insured for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with daytime running light device.
- Deviation on 6 month & annual short rate cancellation tables.
- Installment Payment Plan: Regular Plan - installment charge waived: Extended Plan - \$3 each installment, unless paid by electronic transfer then no charge. Eff. 8-1-00

Underwriters Insurance Company:

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

Unigard Indemnity Company:

- 5% non-fleet private passenger auto physical damage rates. Deviation applies: (1) All vehicles assigned to driver 55 yrs. of age or older, (2) All vehicles on policy, regardless of number, if all drivers are 55 yrs. of age or older, (3) Private passenger vehicles only.
- 10% non-fleet private passenger auto physical damage rates when same insured also has Homeowners Form HO-3 or HO-6. Eff. 9-5-89

Unigard Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision rates drivers 55 yrs. or older.
- 15% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for multi-car policies, when auto & homeowner policy is written on Uni-Mate Program. Additional 5% for policy written 3 yrs. with no at-fault accidents. Second 5% credit for policies in-force 3 yrs. with no at fault accidents preceding 6 yrs. Maximum Uni-Mate Credit is 25% with no at fault accidents preceding 6 yrs. - Maximum Uni-Mate Credit 25%. Eff. 8-1-94

Union Insurance Company:

- Homeowner Credit: 5% non-fleet private passenger auto comprehensive & collision.
- Anti-Theft Devices Credit: 5% alarm only & active disabling devices, 15% passive disabling devices when criteria is met.
- Territorial deviation for non-fleet private passenger auto bodily injury: Credit varies 5% - 22% based on territory.
- Territorial deviation for non-fleet private passenger auto property damage: Credit varies 5% - 15% based on territory.
- Comprehensive & collision deviation non-fleet private passenger auto deviation: 40% if no driving pts.: 10% if driving pts. Eff. 2-1-97

Unisun Insurance Company:

- Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury , property damage, medical payments, collision & other than collision premium. Credit applies to each vehicles when criteria is met.
- Full Coverage Discount: 3% non-fleet private passenger auto bodily injury, property damage, medical payments collision & other than collision when criteria is met.
- Multi-Vehicle Discount: 5% additional credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Eff. 12-15-96

United Pacific Insurance Company:

- 10% non-fleet private passenger auto comprehensive & collision. Eff. 8-8-91

United Services Automobile Association:

- 11% non-fleet private passenger auto liability & physical damage; 10% extended transportation expense coverage, towing & labor.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with active anti-theft disabling devices or vehicles using steering wheel bar locks.
- 5% non-fleet private passenger auto other than collision coverage for vehicles equipped with a window identification system.
- 10% non-fleet private passenger auto other than collision coverage for vehicles with passive disabling anti-theft devices & vehicle recovery system.
- 100% private passenger non-fleet auto other than collision coverage for audio, visual & data electronic equipment & tapes, records, discs & other media.
- 30% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bags on both sides.
- 20% non-fleet private passenger auto medical payments coverage for vehicles equipped with air bag on driver side only.
- 10% non-fleet private passenger auto medical payments coverage for vehicles with passive seat belt restraint.
- 10% non-fleet private passenger auto liability & physical damage rates if principal operator is age 55 & older.
- 100% on rates for covered property for trailers insured for other than collision coverage.

United Services Automobile Association (Con't.):

- 100% on rates for customizing equipment coverage.
- 5% non-fleet private passenger auto collision for vehicles equipped with a daytime running light device.
- **Safe Driver Incentive Discount:** 10% non-fleet private passenger auto bodily injury, property damage, medical payments, other than collision, collision uninsured motorist, fire, theft & combined additional coverages.
- Deviation on 6 month & annual short rate cancellation tables.
- **Extended Billing Plan:** Regular Plan - no installment charge; Extended Plan - \$3 installment charge. Eff. 9-1-00

United States Fidelity & Guaranty Company:

- **Multi-Policy Discount:** 2% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
- 2% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
- **Physical Damage Deviation:** 6% applies to comprehensive & collision.
- **Special Package Discount:** 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 9-1-00

Universal Insurance Company:

- 15.0% non-fleet private passenger auto bodily injury, property damage & medical payments for DWI conviction limited to one lifetime alcohol related conviction per household. Credit applies to single car. SDIP pts. must be between 12- 20.
- 7.5% Multi-car, non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI conviction and SDIP pts. are between 12 & 20. There can be no more than one lifetime alcohol related conviction per household.
- 3.5% non-fleet private passenger auto bodily injury, property damage & medical payments when an insured has a DWI & SDIP pts. are between 8 & 14. Credit applies to single or multi-car risk.
- 5% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 10% non-fleet private passenger auto comprehensive & collision with 8-9 SDIP pts. based on model year of auto.
- 25% non-fleet private passenger auto comprehensive & collision with 10-18 SDIP pts. based on model year of auto.
- 40% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 20% non-fleet private passenger auto comprehensive & collision with 12-14 SDIP pts. based on model year of auto.
- 52% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, single car risk with 12-20 SDIP pts.
- 42% non-fleet private passenger auto bodily injury, property damage & medical payments for experience drivers, multi-car risk with 12-20 SDIP pts. by at least one driver. Eff. 2-1-98

Utica Mutual Insurance Company:

- **Mass Merchandising Plan:** 15% discount on base rates for employees of Utica National Insurance Group.

- **Personal Auto Account Credit:** 5% credit applied to basic premium when auto & homeowner policy is insured by Utica National Insurance Group.
- 5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- **Company Car Discount:** Apply multi-car rating factor to single car policies when certain criteria is met. Eff. 12-1-00

Valiant Insurance Company:

- 5% non-fleet private passenger auto comprehensive & collision insurance rates.
- 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision coverage if named insured is an educator.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured with 3 years with "0" SDIP pts.
- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for loss free credit insured 6 years with "0" SDIP pts.
- 5% non-fleet private passenger auto bodily injury & property damage for anti-lock brakes.
- 5% non-fleet private passenger auto comprehensive with anti-theft device (active).
- 10% non-fleet private passenger auto comprehensive with anti-theft device (passive).
- 5% non-fleet private passenger auto bodily, property damage, medical payments, comprehensive & collision for mature driver.
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for account driver.
- 5% non-fleet private passenger auto comprehensive & collision for multi-car policies.
- 15% non-fleet private passenger auto comprehensive & collision for cars with "0" SDIP pts. Eff. 2-15-98

Vigilant Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist coverage for antique autos.
- Reduced rates for physical damage coverage for antique autos.
- Deviation for split limit bodily injury increased limits. Eff. 9-1-00

Virginia Mutual Insurance Company:

- 15% non-fleet private passenger auto bodily injury, property damage & medical payments, with "0" SDIP pts. & no inexperience operators.
- 10% non-fleet private passenger auto comprehensive & collision with "0" pts. and no inexperience operators. Eff. 9-1-97

West American Insurance Company:

- **Fampak Discount:** 5% credit for all coverages.
- **Prime Life Discount:** 4% credit for all coverages: Certain criteria must be met.
- **Employee Discount:** 15% credit for all coverages.
- **Base Rate Deviation** by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.
- **Anti-Theft Discount:** Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 9-1-00

Windsor Insurance Company:

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

Group I

12 point violation that is not one of the following:

- Manslaughter or negligent homicide.**
- Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.**
- Failure to stop & render aid when involved in an accident resulting in bodily injury or death.**

D. Transporting illegal intoxicating liquors by motor vehicle.

- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 16% - 43%.
- Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 25% - 70%.
- Deviation for single car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
- Deviation for single car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 42% - 75%.
- Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 12% - 43%.
- Deviation multi-car policies, unmarried driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 22% - 70%.
- Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 30% - 70%.
- Deviation multi-car policies, married driver, 12-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 43% - 75%.
- 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 10% deviation applies to auto BI, PD and Med Pay when the total policy premium is paid with the application or renewal quote.
- 15% auto BI & PD policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.

Windsor Insurance Company (Con't.):

- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance.

Group II

Contain either no 12 point violation or a 12 point violation that is one of the following:

- A. Manslaughter or negligent homicide.
 - B. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.
 - C. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.
 - D. Transporting illegal intoxicating liquors by motor vehicle.
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- Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% - 30%.
 - Deviation single-car policies, married driver, 2-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 2% - 34%.

- Deviation single-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit 6% - 30%.
- Deviation single-car policies, unmarried driver, 2-20 SDIP pts. & least experienced operator has 7-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 2% - 25%.
- Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 3% or 26%.
- Deviation multi-car policies, married driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 3% - 28%.
- Deviation multi-car policies, unmarried driver, 3-20 SDIP pts. & least experienced operator has 14-48 yrs. licensed driving experience. Credit varies 4% - 20%.
- Deviation multi-car policies, unmarried driver, 4 - 20 SDIP pts. & least experienced operator has 5-13 yrs. licensed driving experience or 49-53 yrs. licensed driving experience. Credit varies 4% or 20%.
- 10% deviation applies to auto BI, PD & Med Pay when the total policy premium is paid with the application or renewal quote.
- 15% auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse & BI limit on the prior proof are higher than 25/50.
- 10% deviation applies to auto BI & PD on Basic Program risks to policies with proof of 6 months prior auto insurance coverage with no lapse.
- 3% deviation to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto insurance coverage with no lapse.
- 7% deviation applies to BI & PD coverages on Elite Program risks presenting proof of 6 months prior auto coverage with no lapse & the BI limits on the prior proof are higher than 30/60.
- 8% deviation applies to BI & PD coverages on risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 8% deviation applies to BI & PD coverage on Elite Program risks presenting proof of home ownership with homeowners dec page, a homeowners dec page with expiration date less than 24 months old, property tax records, mortgage payment coupons or property deeds. Address listed on any form must match address on Windsor policy.
- 5% deviation applies to BI, PD & med pay coverages on Elite Program risks when the total premium is paid with the application or the renewal quote.
- 2% deviation applies to BI & PD coverages on Elite Program risks must reside in rented residence for which he or she can provide proof of contents insurance or must reside in an owned mobile home for which he or she can provide proof of homeowners insurance. Eff. 9-1-00

Worldwide Insurance Company:

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