

NORTH CAROLINA RATE BUREAU

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September 15, 1999

CIRCULAR LETTER TO ALL MEMBER COMPANIES

**Re: Rate Deviations**

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

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

Very truly yours,

John W. Watkins

General Manager

JWW:dp

Enclosures

G-99-4

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September 15, 1999

RATE DEVIATION - COMPANIES OPERATING IN NORTH CAROLINA

HOMEOWNERS

AIU Insurance Company:

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

AMEX Assurance Company:

Form 3: Various downward deviation based on amount of Insurance.

Form 4: Various downward deviation based on amount of Insurance.

Form 6: Various downward deviation based on amount of Insurance.

Downward deviation on protective device credits.

Downward deviation on deductibles.

Downward deviation on home & auto credit.

Downward deviation on replacement cost on contents.

Form 6: Downward deviation Coverage A increased limits.

Downward deviation on utilities rating (New Home Discount).

Form 3: Downward deviation Coverage C increased limits.

Downward deviation on installment pay plan by electronic funds transfer or payroll deduction.

No additional charge for refrigerated personal property.

No charge for townhouse or rowhouse.

Form 6: 5% deviation. Eff. 4-1-98

Acceleration National Insurance Company:

- Forms 2 & 3: Loss Free Credit; 2% applies basic policy premium when insured by company for 3 consecutive yrs. without loss.

- Forms 2 & 3: Retired credit; 2% basic policy premium for policyholders 55 yrs. or older & neither are employed.

- New Home Credit: Age of dwelling 1 yr. - 16% credit; 2% less each yr. to 8th yr. Eff. 6-1-94

Affirmative Insurance Company:

- 21% base deviation for Premier Homeowners Program.

- 11% base deviation for Deluxe Homeowners Program.

- 15% base deviation for Premier Tenant Program.

10% base deviation for Deluxe Tenant Program.

20% base deviation for Premier Condominium Program.

15% base deviation for Deluxe Condominium Program.

Forms 2 & 3: Deductible credits; \$500-15%; \$1,000-25%; \$2,500-38%.

Forms 4 & 6: Deductible credits; \$500-15%; \$1,000-25%; \$2,500-40%.

All Forms, except 4 & 6: New home credit; New 20%; 2% less credit each additional yr. to 9th yr.

All Forms: Protective Device Credits; Credits vary 24-15%.

Forms 2 & 3: Replacement cost on contents; Surcharge of 7.5%. Cov. increased to 70% of Cov. A at no premium charge.

All forms, except 4 & 6: Personal Property Increased limit \$2 charge per \$1,000 of coverage. Eff. 6-1-99

AGRI General Insurance Company:

- Amount of Insurance Deviation: Credits vary 1%-15% by policy amount, territory & county.
  - New Home Credit: 20% 1st yr.; 2% less credit each added yr. to 9th yr. Does not apply to Form 8, remodeled or restored homes.
  - All Forms, except 4 & 6: Deductible Factors: \$250 ded.-1.00; \$500 ded.-0.91; \$1,000 ded.-0.79; \$2,500 ded.-0.62
  - Protective Device Credit: Premium credit for all protection classifications & territories; Credit varies 1%-15%.
- Premium Credit for Exclusion of Farm Employees employed in violation of law; Prem. credit \$1 per policy.
- Eff. 11-1-97

Agricultural Insurance Company:

- Forms 2 & 3: Loss Free Credit - 5% if no losses have occurred during 3 previous yrs.
- Forms 2 & 3: Coverage C increased limit - \$1 per \$1,000 in lieu of \$2.
- New Home Credits: 0 yr. of age - 20%; 1 yr. - 18%; 2% less each yr. to 9th yr.
- Form HO-6: 25% below HO-4 base premium.
- Forms 2 & 3: Deviation on policy amount relativity by territory.
- Forms 4 & 6: Replacement Cost on Contents - reduce surcharge to 35%.
- Protective Devices Credits: Classes 1-7 - Credits varies 1%- 15%; Classes 8 & 9 - Credits varies 1%-8%.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage (HO-53): \$2500 limit - no charge; \$5,000 limit \$1; \$7,500 limit \$3; \$10,000 limit \$4.
- Contents All-Risk Coverage: Form 3/w15; Increased premium will be reduced by 50%.
- Forms 2 & 3: Base rate deviation by territory: Variable credits.
- Multiple policy credit: Forms 2 & 3; 5% credit if auto policy is in force with Great American Group Company.
- Deviation by Protection Class: Forms 2 & 3; Credits varies 0% - 4.0% based on construction & protection class.
- Deductible Credits: Form 2 & 3; \$500- 10%; \$1,000-20%; \$2,500-30%.
- Deductible Credits: Form 4 & 6; \$500-10%; \$1,000-23%; \$2,500-37%.
- Policy Amount Relativities Forms 4 & 6: Each additional \$1,000 above \$15,000 amount of Insurance - relativity 0.074.
- Mature 45 Discount for Form 2 & 3: 5% credit when certain criteria is met.
- All Forms: Mass Marketing deviation; 5% credit for payroll or account deduction basis for employees of corporations or members of credit union association. Eff. 6-18-93

All America Insurance Company:

- Forms 2, 3 & 3w/15: Deviation varies by policy amount & territory.
  - Form 6: 25% off N.C. Rate Bureau HO-4 rates.
- Forms 2, 3 & 3w/15: New home credit; 18% current yr.; 15%-1st yr.; 13%-2nd yr.; 12%-3rd yr.; 11%-4th yr.; 10%-5th yr.; 8%-6th yr.; 7%-7th yr.; 6%-8th yr.; 4%-9th yr.; 2%-10th yr.
- Forms 2, 3, 3 w/15 & 6: 5%-10% deviation if company carries private passenger automobile coverage based on territory.
  - Forms 1, 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.
  - Fixed dollar deductible credits: All Forms Except 4 & 6; \$500 ded. - 12%; \$1,000 ded. - 25%; \$2,500 ded. -30%.
  - Fixed dollar deductible credits: Forms 4 & 6; Credits vary from amount of insurance \$6,000-\$500,000 & over - \$500 ded. 4%-10%; \$1,000 ded. 10%-23%; \$2,500 ded. 17%-37%.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 6-1-99

Allstate Insurance Company:

- Form 6: Deviation of .84% for condominium rates.
  - Forms 2 & 3: Deviation by amount of insurance & territory. Credit varies.
  - Form 3: Deluxe Plus; Deviation by amount of insurance; Credit varies.
  - Forms 2, 3 & 3 Deluxe Plus: Deductible factors; \$100/\$250 theft-1.067; \$500 ded - .910; \$1,000 ded.-.790; \$2,500 ded- .620.
  - Forms 4 & 6: Deductible factors; \$100/\$250 theft - 1.023; \$500 deductible - .630; \$1,000 deductible - .670.
  - Forms 1, 2 & 3: 1.02 surcharge for replacement cost on contents.
  - Forms 4 & 6: Replacement Cost Contents surcharge factor 1.33.
  - Dwellings in course of construction: Annual premiums are to be calculated using an amount of insurance equal to 55% of expected finished value of dwelling as shown on Declaration page.
  - Form 4 & 6: Age 55 & Retired Discount Factor; .75 when certain criteria met.
  - Form 3: Deluxe Plus Package available when underwriting guidelines are met.
  - Forms 4 & 6: Waterbed Liability Coverage (HO-400); \$5.00 charge per policy.
  - Form 2, 3, 3 Deluxe Plus, 4 & 6: Deviation by protective devices. Factors vary .
  - Forms 2, 3, 3 Deluxe Plus Package, 4 & 6: 5% home & auto discount when criteria is met.
  - Deviation by Policy Form: Variable credits.
  - Form 3 Deluxe Plus: Deviation by Protection Class: Variable credits.
  - Deviation by age of home: Variable credits.
  - Forms 3 Deluxe Plus Package: Guaranteed Replacement Cost provided at no charge.
- Form 4 & 6: Deviation by amount of insurance. Credit varies.
- Installment Payment Plan: \$1 charge each installment payment paid through electronic funds transfer.
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Installment charge waived.
- Windstorm/Hail Deductible: Deductible factors vary.
- Three or four family dwelling deviation.
- The Good Hands People Discount of 5% applicable for members of an approved Group of the Allstate Corporation and its subsidiaries.
- Forms 2, 3 Deluxe and Deluxe Plus Package; -3% for territory 33; remainder of state 0%.
- Forms 4: Base rate; -5% for all territories.

AmComp Assurance Corporation:

- Forms 2 & 3: Deductible credits: \$500-9%; \$1,000-17%.
  - Forms 2 & 3: Premium credits for alarm systems vary 2% - 15%.
  - Age 55 & Retired Discount: 10% credit applies when required criteria is met.
  - Forms 2 & 3: New Home Credit: 14%; Homes completed & occupied current calendar yr.; 2% less credit each added yr.
- Eff. 12-1-91

American Automobile Insurance Company:

- Forms 2, 3 & 3w/15: New home Credit: 20% current yr. & one yr. preceding current yr. of construction; 2% less credit each added yr. Credit applies to company base premium.
- Protective Device Credits: All Forms & all territories; 1% - 15%. Credit applies to company base premium.
- All Forms except 4 & 6: Deductible credits: \$500 -10%; \$1,000 -20%; \$2,500-30% Credits applies to base premium.
- Forms 2, 3 & 3 w/15: Credits by amount of insurance; Credit for homes with Coverage A value of \$10,000 - \$10,000,000 - 31.0%.
- HO-3 w/15: Multiply the HO-3 key premium by a factor of 1.08 to obtain key premium for HO-3 w/15.
- HO-3, HO-3w/15: Apply 10% surcharge to base premium. HO-4, HO-6: 40% surcharge to Company base premium for replacement cost on contents.
- Form 4 & 6: Deductible credits for Coverage C limits below \$10,000 - \$500 - 10%; \$1,000 - 23%; \$2,500 - 37%. Credits applies to company base premium.
- Forms HE-7, HE-7w/HE-20 & HE-7w/HE-21: Credits for homes with Coverage A value of \$10,000 - \$10,000,000 - 34.0% credit.
- Form 3: 10% deviation on base rates.
- Form 3: Preferred discount: 20% when eligibility requirements are met.
- Form 3: 10% deviation on base rates.
- Form 3: Preferred discount: 20% when eligibility requirements are met.
- Form 3: New home discount: Constructed current calendar yr.- 16%; 1 yr. old - 14%; 2% less credit each yr. thru 7th. yr.
- Forms HO-3, HO-3 w/15, HE-7, HE-7 w/20, HE-7 w/21, HO-6: varied credit percentages based upon territories. Eff. 6-1-99

American Bankers Insurance Company of Florida:

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

American Centennial Insurance Company:

- Forms 1, 2, 3, 3 w/15 & 6: 25%. Eff. 9-1-85

American Economy Insurance Company:

- All Forms: Personal Injury (HO-82) included at no charge.
- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria: 0-1 yr. - 15%; 2 yrs. - 12%; 3, 4 or 5 yrs. - 10%; 6 or 7 yrs. - 6%; 8-10 yrs. - 4%.
- Forms 2 & 3: Replacement Cost (HO-290) Coverage C is increased to 70% of Coverage A at no extra charge. Charge of 9% (7% in Beach Area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290); Charge of 30% is added to basic premium.
- Form 3: Replacement or Repair Cost Coverage A (HO-500); No charge.
- Forms 4 & 6: \$100 deductible; Minimum additional charge of \$10 in lieu of \$30.
- Forms 2 & 3: Fixed deductible: \$500 ded. - 9%; \$1,000 ded. - 17%.
- Forms 4 & 6: Fixed deductible credits: \$500 - 10%; \$1,000 - 23%.
- Form 3: XL Coverage rate deviation when eligibility requirements are met.
- One family premium for all Section I & II coverages will apply regardless of number of families.
- Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. when certain requirements are met.
- Form 6: Coverage A increased limits rate; \$2.70 per \$1,000.
- Renewal credit for consecutive yrs. insured with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Protective Devices: Credit factors vary .98 to .85.
- Forms 3, 4 & 6: Unscheduled jewelry & furs - (HO-65); \$2,500 increased limit - \$33; \$5,000 increased limit - \$60.
- Form 3: XL Coverage Program: \$5,000 limit included in basic premium. To reduce to \$1,000 limit, subtract \$56. To reduce to \$2,500 subtract \$35. Eff. 11-17-97

American Employers Insurance Company:

- All Forms, except 4 & 6: New home credit: 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
- Personal Property Replacement Cost (HO-290); Charge to increase Coverage C to 70% of Coverage A; \$1 per \$1,000.
- Additional Limit of Liability for Coverage A. HO 3211. \$5 premium charge.
- Protective Devices Credits: PFC 1-7 - 2%-15%; PFC 8-9 - 1%-15%; Maximum credit of 20% applies.
- Inflation Guard Endorsement (HO-243) at 6% - at no charge.
- Forms 2 & 3: Fixed dollar amt. ded. credits:- \$500-15%; \$1,000-21%; \$2,500-38%.
- Forms 4 & 6: Fixed dollar amount ded. credits: \$500-10%; \$1,000-23%; \$2,500-37%.
- Form 6: Units regularly rented to others (HO-33); Delete \$15.00 charge.
- Form 6: 11.1% credit.
- Form 6: Increased Coverage A limits HO-4 key factor for each additional \$10,000 times .080; times HO-4 key premium. If HO-277 is endorsed on to policy HO-4 key factor for each additional \$10,000 times .080; times HO-4 key premium plus \$1. \$3,000 Coverage A provided at no additional charge.
- Multi-Policy Discount: 5% when insured has automobile policy with Commercial Union.
- 5% discount for insured age 50 or older.
- Form HE-7; HE7w/20 & HE7w/21: Reduced Factors.
- Deviation by amount of insurance for Coverage A \$250,000 - \$500,000. Variable credit.

American Fire & Casualty Company:

- Forms 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90; \$1,000 - .83; \$2,500 - .75.
- Forms 4 & 6: Fixed dollar amount deductible factors; \$500 - .90; \$1,000 - .77; \$2,500 - .63.
- Forms 2, 3 & 8: Personal Property Replacement Cost Coverage increase Coverage C to 70% of A at no additional charge.
- HO 4 - Factor 1.35; HO 6 - Factor - 1.25.
- Form 2, 3 & 8: New home credit; 0-4 yrs.-0%, 5th yr.-1%, 6th yr.-3%, 7th yr.-2%, 8+ yrs.-0%.
- Forms 2, 3 & 8: Personal Property Replacement Cost Coverage increase Coverage C to 70% of A at no additional charge.
- HO 4 - Factor 1.35; HO 6 - Factor - 1.25.
- Form 2, 3 & 8: New home credit; New - 15%; 1-3 yrs. - 1% less credit each added yr.; 4 yr. - 10%; 5 - 7 yrs. - 1% less each added yr.; 8 yrs. - 5%; 9 - 11 yrs. 1% less credit each added yr.
- Forms 4 & 6: Amount of insurance deviation: \$15,000-\$100,000 credit varies 10.0% - 22.3%; added \$1,000 - 25.0%.
- Forms 2, 3 & 8: Base rate credits for protection classes 1-9 & territories. Variable credit.
- Form 6: Base rate credits by territory for protected areas. Variable credits.
- Water Craft Liability Rates : 60% below NCRB for powerboats; 50% below NCRB for sailboats.
- Employees Discount: 15% to qualifying employees insured in the Ohio Casualty Group. Eff. 6-1-99

American & Foreign Insurance Company:

- Forms 1, 2 & 3: Replacement or repair cost protection - Coverage A dwelling ; \$1 per policy.
- Protection Devices Credits: 2%-15%.
- All Forms, except 4 & 6: Deductible credit factors; \$500 - .89; \$1,000 - .79; \$2,500 - .72.
- Forms 4 & 6: Deductible credit factors; \$500-.89; \$1,000-.77; \$2,500-.63.
- Forms 1, 2 & 3: Personal Property Replacement Cost; Coverage A amount under \$75,000 -10% surcharge; \$75,000 -\$99,999 -7% surcharge;\$100,000 & over-5% surcharge. Charge includes an increase in Coverage C limit 50% - 70% of Coverage A.
- All Forms: 5% preferred customers renewal credit when coverage has been with any of Royal Group for prior3 yrs. with no losses.
- Discount for Eligible Employees: 20% credit to total homeowners policy premium.
- Form HE-7w/HE-21: 1.25 factor applies to base premium.
- Companion Policy Credit: 5% deviation when auto & homeowners policy is issued in any member of Royal Insurance when certain criteria is met.
- Installment Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment to installment fees.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-1-99

American Insurance Company:

- Forms 2, 3 & 3w/15: New home credit; 20% current yr. & one yr. preceding current yr. of construction; 2% less credit each added yr.
- Protective Devices Credit; All territories 1% - 15%. Credit applies to company base premium.
- All Forms: Deductible credits; \$500 -10%; \$1,000 -20%; \$2,500 -30%. Credit applies to company base premium.
- HO-3 w/15: Multiply HO-3 key premium by factor of 1.08 to obtain key premium for HO-3 w/15.
- Form 4 & 6: Deductible credits for Coverage C limit. \$10,000 & above \$500 -10%, \$1,000 - 20%, \$2,500 - 30%. Credit applies to company base premium.
- Discount of Replacement Cost on Contents: Apply surcharge of 10% to HO-3 company base premium for replacement cost on contents. Eff. 6-1-93

American Manufacturers Mutual Insurance Company:

- All Forms: Fixed dollar amount deductibles factors; \$500-.80; \$1,000-.74; \$2,500-.62.
- Forms 2 & 3: Personal Property Replacement Cost; Increase Coverage C at \$1 per \$1,000. Add \$10 surcharge.
- All Forms: Replacement cost contents; Apply surcharge after applying credit for optional higher deductibles.
- Mature Homeowners Credit: Multiply base premium by factor of .95 if named insured is 60 yrs. of age & an adult is usually home during the day.
- Form 3: New Home Credit applied to base premium: Current yr.-20%; 2%deducted each yr. until the 10th yr.
- All Forms: Premium credits for protective devices revised to round factors to two decimal places in favor of insured. \$75 maximum credit waived.
- All Forms, except 3w/15: \$100 deductible; Waive minimum premium.
- Form 3: Base rate deviation based on protection class & territory. Credit varies 0%-30%.
- All Forms except 3w/15: \$250 theft deductible/ \$100 deductible all other perils ; Waive minimum premium.
- Form 4: 14.5%.
- Form 6: 24.0%.
- Higher limits for credit cards, fund transfer card, forgery & counterfeit money coverage (KIP only): Limit of \$5,000 included at no additional charge; \$7,500 + \$1; \$10,000 + \$2.
- Outboard Motors & Water Craft (KIP only): Coverage up to & including 50 HP is included at no additional charge.
- Personal Injury (KIP only): Coverage included at no additional charge.
- Seasonal or Secondary Dwelling Discount (KIP only): 5% discount to base premium.
- Blanket Property Limit (KIP only): Form 3; Replacement cost contents coverage included at no additional charge.
- Form 3: Special Personal Property Coverage; Factor 1.10 applies to base premium.
- Form 3: Windstorm or Hail Deductible; Change in rating procedure & credits to determine windstorm or hail deductible premium credits.
- Form 4: Building Additions & Alterations Increase: KIP & Monoline; Each additional \$1,000 rate \$10,000 Form 4 premium x .08.
- Form 6: Coverage A dwelling Basic and Increased Limits Special Coverage. Each additional \$10,000 develop premium \$10,000 Form 6 premium x .08 or enter total Coverage A limit on Declaration page.
- Form 4 & 6: Ordinance or Law Increased Amount of Insurance; Each additional \$1,000 of insurance rate \$10,000 Form 4 or Form 6 premium x .08.
- Refrigerated Property: Coverage included at no additional charge with KIP policy.
- Form 3: KIP only; Ordinance or Law coverage; Include 12.5% at no additional charge. Modify rating factors for additional coverage options.
- Additional Amount of Insurance: KIP only; Additional amount of Insurance. 25%-factor .01; 50%-factor 02.
- Windstorm and Hail deductibles Form 3 Blanket Limits deviation.
- HE-7w/HE-40 deviation by territory for KIP only: Terr. 40 - 1.20; Remainder of state 1.25.
- HE-7w/HE-40 & HE-20 deviation by territory for KIP only: Terr. 40 - 1.25; Remainder of state 1.30.

HE-7W/HE-40 & HE-21 deviation by territory for KIP only: Terr. 40 - 1.30; Remainder of state 1.35.

Deferred Premium Payment Plan: \$1 charge for electronic funds transfer. Eff. 6-1-99

American Modern Home Insurance Company:

- Form 3: Deductible Credits; \$500 Ded. - 10%; \$1,000 - 22%; \$2,500 - 28%.
- Form 3: New Home Credit; Current yr. - 26%; 1st. yr. - 24%; 3% less each yr. to 7th yr.
- Form 3: Multi-policy credit; 5% credit when auto policy written in addition to homeowners policy.
- Protective Device Credits: Credit varies 1% - 10%.
- Amount of Insurance Deviation: Coverage A amount \$10,000 - \$200,000; Credit varies by territory.
- Eliminate charge to increase personal property limits.
- For rates above \$200,000, a factor of .007 applies for each additional \$1,000 of premium. Eff. 6-1-99

American Motorists Insurance Company:

- Form 3: New Home Credit applied to base premium: Current yr.-20%; 2% deducted each yr. until 10th yr.
- Form 4: 10.0%.
- Form 6: 20.0%.
- Form 3: Base rate deviation by territory & protection class; credit varies 0% to 14%.
- Premium credits for Protective Devices: Certain criteria must be met.
- Mature Homeowner Credit Factor: .95 when insured is 60 yrs. of age & an adult is usually home during day.
- Forms 2 & 3: Personal Property Replacement Cost HO-290: Increase Coverage C at \$1 per \$1,000, add \$10 surcharge.
- All Forms: Replacement cost contents; Apply surcharge after applying credit for optional higher deductibles.
- All Forms, except 3w/15: \$100 deductible; Waive minimum premium.
- All forms, except 3w/15: \$250 theft deductible/ \$100 deductible all other perils waive minimum premium.
- All Forms: Fixed dollar amount deductible factors; \$500 - .80; \$1,000 - .74; \$2,500 - .62.
- Higher limits for credit card, fund transfer card, forgery & counterfeit money coverage (KIP only) Limit of \$5,000 included at no additional charge; \$7,500 - + \$1., \$10,000 - + \$2.
- Outboard Motors & Water Craft (KIP only): Coverage up to & including 50 HP included at no additional charge.
- Personal Injury (KIP only): Coverage included at no additional charge.
- Seasonal or Secondary Dwelling Discount (KIP only) 5% discount to base premium.
- Blanket Property Limit (KIP only): Form 3; Replacement cost contents coverage included no additional charge.
- Form 3: Special Personal Property Coverage: Factor 1.10 applies to base premium.
- Form 3: Windstorm or Hail Deductible; Change in rating procedure & credits to determine windstorm or hail deductible premium credits.
- Form 4: Building Additions & Alterations Increase; KIP & Nonline; Each additional \$1,000 rate \$10,000 Form 4 premium x .08.
- Form 6: Coverage A dwelling basic and increased limits special coverage. Each additional \$10,000 developed premium \$10,000 Form 6 premium x .08 or enter total Coverage A limit on declaration page.
- Form 4 & 6: Ordinance or Law Increased Amount of Insurance; Each additional \$1,000 of insurance rate \$10,000 Form 4 or Form 6 premium x .08.
- Refrigerated Property: Coverage included at no additional charge with KIP policy.
- Form 3 KIP only: Ordinance or Law Coverage include 12.5% at no additional charge. Modify rating factors for additional coverage options.
- Additional Amount of Insurance: KIP only: Additional amount of Insurance 25% - factor .01; 50% - factor .02.
- Windstorm and Hail Deductibles Form 3 Blanket Limit deviation.
- HE-7W/HE-40 deviation by territory for KIP only: Terr. 40 - 1.20; Remainder of state 1.25.
- HE-7W/HE-40 & HE-20 deviation by territory for KIP only: Terr. 40 - 1.25; Remainder of state 1.30.
- HE-7W/HE-40 & HE-21 deviation by territory for KIP only: Terr. 40 - 1.30; Remainder of state 1.35.
- Deferred Premium Payment Plan: \$1 charge for electronic funds transfer. Eff. 6-1-99

American National Fire Insurance Company:

- Form 3: Coverage C increased limit; \$1 per 1,000 in lieu of \$2.
- New Home Credit: Forms 2 & 3; Current yr.- 20%; 1 yr. - 18%; 2 yrs. - 16%; 3 yrs. - 12%; 4 yrs.- 8%; 5 yrs. - 4%.
- Forms 2 & 3: Revised policy amount Relativities by territory.
- Forms 2 & 3: Base rate deviation by territory. Varied credit based on territory & county.
- Forms 2 & 3: Revised Protection/Construction Relativities.
- Form 3: Deductibles \$500 - 10%; \$1,000 - 20%; \$2,500 - 30%.
- Protective Devices Credits; Classes 1-7 credit varies 1%-15%; Classes 8 & 9 credit varies 1%-8%.
- Form 3w/15: Increased premium will be reduced by 50%.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage HO-53: \$2,500 limit; No charge. Eff. 7-20-92

American Professionals Insurance Company:

- Form 2, 3 & 3w/15: Company deviation based on amount of insurance, construction & territory; Credit varies.
- Form 6: Territorial deviation.
- Forms 2, 3, 3w/15: New Home Discount based on age of home. Deviation varies 0% - 14%.
- Forms 1, 2, 3 & 3w/15: Fixed dollar amount deductible credit factors; \$500 - .85; \$1,000 - .79; \$2,500 - .62.
- Forms 1, 2, & 3: Increase in Coverage C; \$1 per \$1,000.
- Protective Devices: All forms; Maximum credit for protective device eliminated. All protection class & all territories. Credit varies 2% - 15%. There is no limit on credit.
- Outboard Motors & Water Craft: Liability rates amended by boat length.
- Form 4 & 6: Fixed dollar amount deductible. Credit factor \$500 - .85; \$1,000 - .77; \$2,500 - .63.
- All Forms, except 4 & 6: Windstorm or Hail Percentage/Factor Deductible deviation.
- Form 6: Coverage A Dwelling Basic & Increased Limits and Special Coverage.
- All Forms, except 4 & 6: Personal Property Replacement (Coverage C) Cost Coverage. 1.05 factor applies to base premium. Form 4 & 6: 1.35 factor. Minimum additional premium deleted.

Ordinance or Law Coverage deviation factors.

Three or Four Family Residence Coverage B & C deviation.

Installation Payment Plan. Initial installment charge waived.

5% account credit when named insured has an auto policy with the Highlands Insurance Group Companies. Eff. 6-1-99

American Protection Insurance Company:

- All Forms: Fixed dollar amount deductibles factors: \$500-.80; \$1,000-.74; \$2,500-.62.

- Form 3: Personal Property Replacement Cost; Increase Coverage C at \$1 per \$1,000. Add \$10 surcharge.

Forms 4 & 6: Personal Property Replacement Cost; Add manual charge to increase Coverage C limit to \$12,000, if less than 12,000. Add 40% surcharge to the adjusted total base premium (including the additional premium for increased Coverage C limit).

- All Forms: Replacement cost contents; Apply surcharge after applying credit for optional higher deductibles.

- Mature Homeowners Credit: Multiply base premium by factor of .95 if named insured 60 yrs. of age & an adult is usually home during day.

Form 3: New Home Credit applied to base premium: Current yr.-20%; 2% deducted each yr. until 10th yr.

Premium credits for Protective Devices: Certain criteria met.

- All Forms, except 3w/15: \$100 deductible; Waive minimum premium.

- Form 4: 19%.

- Form 6: 28%.

- All Forms, except 3w/15: \$250 theft deductible/ \$100 deductible all other perils: Waive minimum premium.

- Form 3: Base rate deviation based on territory & protection class. Credit varies 0% to 32%.

- Higher limits for credit cards, fund transfer, card forgery & counterfeit money coverage (KIP only): Limit of \$5,000 included at no additional charge; \$7,500 + \$1.; \$10,000 + \$2.

- Outboard Motors & Water Craft (KIP only): Coverage up to & including 50 HP included at no additional charge.

- Personal Injury (PIP only): Coverage included at no additional charge.

- Seasonal or Secondary Dwelling Discount (KIP only): 5% discount to base premium.

- Blanket Property Limit (KIP only): Form 3; Replacement cost included at no additional charge.

- Form 3: Special Personal Property Coverage; Factor 1.10 applies to base premium.

Form 6: Deviated rating factor for Special Personal Property Coverage; Factor 1.20 applies to base premium.

Form 3: Windstorm or Hail Deductible; Change in rating procedure & credits to determine Windstorm or Hail deductible premium credits.

Form 4: Building Additions and Alterations Increase limit; KIP each additional \$1,000 of insurance rate \$10,000 Form 4 premium x .08. Monoline each additional \$1,000 of insurance rate \$10,000 Form 4 premium x .08.

Form 6: Coverage A Dwelling Basic and Increased Limits Special Coverage. Each additional \$1,000 developed premium \$10,000 Form 6 premium x .80 or enter total Coverage A limit on declaration page.

Form 4 & 6: Ordinance or Law Increased amount of insurance; Each additional \$1,000 of insurance-\$10,000 Form 4. Form 6 premium x .08.

Form 3: Ordinance or Law Coverage (KIP only): 12.5% coverage option is included at no additional charge. Blanket Property Limit 12.5% - 50.0%. (Factors are .05 - .51).

Additional Amounts of Insurance (KIP only): Multiply the adjusted base premium by factors: 25%-factor .01, 50%-factor .02.

Refrigerated Property: Coverage included at no additional charge with KIP policy.

Premium Deduction Discount- All Forms: If the base premium is paid through the Premium Deduction Plan, multiply the Adjusted Base Premium by a factor of .97 .

Windstorm and Hail Deductibles Form 3 Blanket Limits deviation.

HE-7W/HE-40 deviation by territory for KIP only: Terr. 40 - 1.20; Remainder of state 1.25.

HE-7W/HE-40 & HE-20 deviation by territory for KIP only: Terr. 40 - 1.25; Remainder of state 1.30.

HE-7W/HE-40 & HE-21 deviation by territory for KIP only: Terr. 40 - 1.30; Remainder of state 1.35.

Deferred Premium Payment Plan: \$1 charge for electronic funds transfer. Eff. 6-1-99

American Spirit Insurance Company:

- Form 2 & 3: 5% Loss free credit when criteria is met.

- Form 3: Increase in Coverage C Limit: \$1 per \$1,000.

- Form 2 & 3: New Home Credit; 20% new; 2% less credit each added yr. to 9th yr.

- Form 2 & 3: Revised policy amount Relativities by policy amount & territory. Variable credits.

- Form 4 & 6: Revised Policy amount Relativities based on policy amount of insurance.

- Form 2 & 3: Base rate deviation by territory & county; Variable credit.

- Form 2 & 3: Deductible Credits: \$200,001 & over \$500-15%; \$1,000-21%; \$2,500-30%; 0-\$200,000 \$500 - 15%, \$1,000-21%; \$2,500-38%.

- Form 2 & 3: Revised Protection Class/Construction Type deviation. Variable credit.

- Protective Devices: Class 1-7 credit varies 1%-15%; Classes 8-9 credit varies 1%-8%.

- Form 2 & 3: Contents All Risk Coverage (HO-15) deviation by 50%.

- Credit Card, Forgery & Counterfeit Money Coverage \$2,500 limit-no charge; \$5,000-\$1; \$7,500-\$3; \$10,000-\$4.

- For 4 & 6: Replacement Cost Contents; Add 35% surcharge including additional premium for increase Coverage C limit.

- Form 2 & 3: Multiple Policy Credit; 5% applies to HO non-seasonal & primary dwelling when auto policy in force with Great American Group.

- Form 2 & 3: Mature 45 Discount; 5% credit when certain criteria is met.

- All Forms: Mass Marketing Discount; 5%.

- Forms 2 & 3: Deductible credits and Windstorm or Hail Deductible credits & surcharges.

- Form 6: 25% downward deviation applies to HO-4 base premium all territory except 05 & 06; 14.5% downward deviation applies to HO-4 base premium for territory 05 & 06. Eff. 12-13-96

American States Insurance Company:

- All Forms: Include Personal Injury HO-82 at no charge.

- All Forms, except 4 & 6: New home credit or renovated home credit for homes meeting required criteria: 0-1yr. - 15%; 2 yrs. - 12%; 3, 4 or 5 yrs. - 10%; 6 or 7 yrs. - 6%; 8, 9 or 10 yrs. - 4%.

- Form 2 & 3: Replacement cost (HO-290) Coverage C is increased to 70% of Coverage A at no extra charge; Charge of 9% (7% in Beach Area) is added to basic premium.

- Forms 4 & 6: Replacement cost (HO-290); Charge of 30% is added to basic premium.

- Replacement or Repair Cost Protection Coverage A (HO-500): \$1.00.

- Forms 4 & 6: \$100 deductible; Minimum additional charge \$10 in lieu of \$30.

- One family premiums for all Section I & II coverages will apply regardless of number of families.
- Forms 2 & 3: Dwelling under construction credit of 20% applies during first yr. if certain requirements are met.
- Form 6: Coverage A increased limits; Basic coverage rate per \$1,000 increase \$2.70.
- Renewal credit for consecutive years insured with American States Group: 3-5 yrs. - 5%; 6 or more yrs. - 10%.
- Protective Devices: Credit factors vary .98 to .85.
- Forms 2, 3, 4 & 6: Unscheduled jewelry & furs (HO-65) \$2,500 increased limit - \$33; \$4,000 increased limit - \$60.
- Forms 2, 3 & 8: Fixed deductible credits; \$500 - 9%; \$1,000 - 17%.
- Forms 4 & 6: Fixed deductible credits; \$500 - 10%; \$1,000 - 23%. Eff. 12-12-91

American States Preferred Insurance Company:

- Form 3: Basic premium deviation varies by protection class. Variable credits.
- Form 3: Amount of insurance deviation; All amounts of insurance 13.0% credit.
- Form 3: Surcharges for townhouses & rowhouses are waived.
- Form 3: Homeowners XL Credit; When eligibility & coverage requirements are met. Variable credits.
- Form 3: Deductible credits/charges \$500 - 12%; \$1,000 - 24%.
- The one family premiums for all Section I & Section II coverages shall apply regardless of number of families.
- Form 4: Amount of insurance deviation; \$15,000 - \$30,000 & above. Credit varies 2% - 22%, except for a few specific counties which receive 5% less.
- Form 6: Amount of insurance deviation; \$20,000 - \$30,000 & above. Credit varies 8% - 25%, except for a few specific counties which receive 5% less.
- Forms 4 & 6: Deductible credits/charges; \$500 - 17%; \$1,000 - 30%.
- Alarm systems: Premium credits vary.
- Jewelry & Furs: Forms 3, 4 & 6; \$2,500 limit \$33.00; \$5,000 limit - \$60.00. Form 3 w/XL coverage \$5,000 included in base premium. To reduce to \$2,500 limit subtract \$35. \$1,000 limit subtract \$56.
- Form 3: Replacement Cost (HO-290) Coverage C is increased to 70% of Coverage A at no extra charge; Charge of 9% (7% in Beach area) is added to basic premium.
- Forms 4 & 6: Replacement Cost (HO-290); Charge of 30% is added to basic premium.
- All Forms: Include Personal Injury HO-82 at no charge.
- Form 3: Replacement or Repair Cost Protection Coverage A dwelling HO-500; No charge.
- Form 6: Coverage A increased limits; Basic coverage rate per \$1,000 increase \$2.70.
- Form 3: New home credit; Current yr. - 15%; one yr. preceding current yr. - 12%; 2nd, 3rd & 4th yrs. -10%; 5th & 6th yrs. - 6%; 7th, 8th & 9th yrs. - 4%.
- Form 3: New dwelling under construction; 20% when certain requirements are met.
- Renewal credit for consecutive yrs. with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%. Eff. 10-30-97

Amerisure Insurance Company:

- All Forms: Minimum additional charge of \$30 for \$100 deductible is waived.
- Mature Homeowners Credit Factor .95 Insured age 55 or older & dwelling is primary.
- Multi Policy Credit: Forms 2, 3 & 6; 15% multi-policy credit when personal auto coverage in force in Amerisure Group.
- New Home Credit Factors: Current year -.80; 1 yr. - .81; 2 yrs. -.82; 3 yrs -.84; 4 yrs. -.86; 5 yrs. -.88; 6 yrs. -.90; 7 yrs. -.93; 8 yrs. -.96; 9 yrs. - .99.
- Form 3: Deviation by Territory; 0% - 18% credit based on territory, protection class & construction.
- Form 1, 2 & 3: Amount of Insurance Deviation; Coverage A amount \$60,000-\$199,000 credit varies 0.46% - 9.77%.
- Form 6: Relativity .85. Eff. 10-1-94

Amica Mutual Insurance Company:

- Forms 2 & 3: New home credit; 0-1 yr. old - 20%; 2% less credit each additional yr. up to 10 yrs.
- Form 2 & 3: Repair or Replacement Cost Protection; Factor of 1.06 reduced to 1.00.
- All Forms, except 4 & 6: Fixed dollar amount deductible credits - \$500-11%; \$1,000-21%; \$2,500-30%.
- Forms 4 & 6: Fixed dollar amount deductible credits; \$500-13%; \$1,000-28%; \$2,500-42%.
- Reduce increased limits charges for Coverage C all forms to \$1: \$10 charge waived for increased limits up to 75% of Coverage A amount.
- Forms 4 & 6: Rate deviation; 10%.
- Eliminate the additional charge of \$2 for first installment payment plan. \$2 charge for each remaining installments.
- Eliminate the additional charge for each installment payments for members of any AMICA Group.
- 2% credit for 3 or more smoke detectors in all territories for protection classes 1-7.
- Installment Payment Plan: \$2 service charge regardless of number of policies on installment.
- Ordinance or Law: 25% of Coverage A provided without charge. Reduce charges for limits excess of 25% of Cov. A.
- Refrigerated Property: \$10 charge is waived.
- Windstorm Deductible Credits. Eff. 6-1-99

Armed Forces Insurance Exchange:

- Installment Payment Plan: Charge waived.
- Forms 1, 2, 3, 3 w/15 & 8: Base premium deviation based on insurance amount;\$0 -\$181,000 & over credit varies 14% - 25%.
- Form 4: Base premium credit; 16%.
- Form 6: Multiply the HO-4 base premium by factor of .70 when HO 1731 is not part of the policy. Multiply HO-4 base rate by .98 when HO 1731 is part of the policy.
- Protective Device Credits: All protection classes & all territories; Factors vary .98 - .85. Maximum credit waived.
- Forms 2, 3, 3 w/15 & 8: Fixed dollar amount deductible factors; \$500- .85; \$1,000 - .75; \$2,500 - .61.
- Personal property increased limits charge per \$1,000; Forms 1, 2 & 3 - \$.50. Form 3 w/15 - \$.75.
- All Forms, except 4 & 6: New home credit; New - 20%; 2% less credit each additional yr.
- Home Day Care Coverage E: Reduce base premium by 50%.; Coverage F: Premiums reduced by 50%.
- Minimum policy premium waived.
- Wind or Nail Deductible: Credit & surcharge vary.

Earthquake: Ordinance or Law increased amount of insurance (Does not include basic, only increased amount).

Sinkhole Collapse Coverage: All Forms except HO-6; Increased amount of coverage (Does not include basic, only increased amount). Eff. 11-1-96

Associated Indemnity Corporation:

- Forms 2, 3 & 3w/15: New home credits; 20% current yr. & one yr. preceding current yr.; 2% less each added yr. Credit applies to company base premium.
- Protective Device Credits: All territories; 1% - 15%; Credit applies to company base premium.
- Forms 1, 2, 3, 3w/15 & deductible credits; \$500-10%; \$1,000-20%; \$2,500-30%. Credit applies to company base premium.
- HO-3w/15 Key Premium: Multiply HO-3 key premium by factor of 1.08.
- Discount of Replacement Cost on Contents: Surcharge of 10% to HO-3 company base premium.
- Form 4 & 6: Deductible credits all territories; Credits for Coverage C \$10,000 & above, \$500-10%; \$1,000-20%; \$2,500-30%. Credit applies to company base premium. Eff. 6-1-93

Associates Insurance Company:

- Forms 1, 2, 3 & 3 w/15: Amount of insurance credit; \$40,000 - 2%; \$45,000 - 4%; \$50,000 - 6%; \$55,000 - 8%; \$60,000 - 11%; \$65,000 - 14%; \$70,000 - 17%; \$75,000 & over 20%.
- Forms 1, 2, 3 & 3 w/15: New home credit; 0-1 yr. - 15%; 2-3 yrs. - 10%; 4 & 5 yrs. - 5%.
- All Forms: Eliminate 5% surcharge for personal property replacement cost (HO 290) endorsement.
- All Forms: Reduced key premiums for protection classes 7 & 8. Eff. 11-1-88

Assurance Company of America:

- All Forms, except 4 & 6: Age of dwelling credit; New-20%; 1yr.-18%; 2yrs.-16%; 3yrs-14%; 4yrs-13%; 5yrs.-12%; 6yrs-10%; 7yrs.-8%; 8yrs.-6%; 9yrs.-4%. 10yrs.-2%.
- Forms 4 & 6: Replacement cost on contents; Factor 1.35.
- Forms 2 & 3: Charge \$1 per \$1,000 for increase in Coverage C limit.
- Form 4: 15% deviation.
- Form 6: 20% deviation.
- Base Premium Discount: All Forms, except 4 & 6; Factor varies .95 -1.25.
- Forms 2, 3 & 3w/15: Deviation by territories; Variable credits.
- All Forms: Fixed dollar amount deductibles factors; \$500-.85; \$1,000-.75; \$2,500-.70.
- Account Credit: 10% credit when insured has home & auto coverage with Zurich Insurance Cos. when criteria is met.
- Protective Device Credit: Factor varies. Maximum credit of \$75 is waived. Eff. 7-1-98

Automobile Insurance Company of Hartford, Conn.:

- Protective Devices: Credit varies 1%-15% based on protection class and/or type of system.
- Forms 2, 3, 3w/15: Deductibles credits/charges.
- Forms 2, 3 & 3w/15: Coverage C increased limits charge \$1 per \$1,000.
- Forms 2, 3, 3w/15, 4 & 6: Account credit; 10% when auto policy is insured in any of Aetna Life & Casualty affiliated Cos.
- Association Credit Program.
- Forms 2, 3, 3w/15: Base rate deviation based on territory. Credit varies.
- Protection/Construction Reactivities Deviation.
- Additional Limit of Liability Coverage A, B, C & D. Increase base premium by 3%.
- Refrigerated Property: Additional charge waived.
- New Home Credit: New home to age 15 yrs. Credit varies 1% - 20%.
- Inflation Guard: Premium charge waived.
- Sponsored Account Discount: .97 factor applies to policies issued through the GEICO Sponsored Account. Eff 3-7-98

Auto-Owners Insurance Company:

- All Forms: 10% credit on selective optional coverages rated as flat dollar charge per fixed amount of coverage.
- All Forms: Optional deductible charges - \$50 flat - +15%; \$100 flat - +10%; \$250 theft deductible - +5%. Minimum charges waived.
- All Forms: Protective device credit: 2% applied to premium chart premium for dwellings for each of following heat/smoke detectors, deadbolt locks or fire extinguishers.
- All Forms: Protective devices factors; Protection class 1-7, territories 36-40 apply for all protection classes & territories. Credit varies 1% - 15%.
- Form 3: New Home Credit; New-18%; 1% less credit 1st & 2nd yr.; 2% less credit 3rd - 9th yrs. of age.
- Forms 3 & 6: Mature homeowners credit; 12% when at least one named insured is 50 to 54 yrs. of age. 22% credit for age 55 or older. Discount will apply to primary, secondary or seasonal residences.
- Form 3: Townhouse or rowhouse charge; Use same rate per number of families for protection classes 9, 9S & 10 as for protection classes 1-8.
- Loss Assessment: Same rates apply to Form 3 & Form 6 with HO-32 as to all other forms.
- Fire Department Service Charge: Additional amount of insurance; Rate \$4 per \$100.
- All Forms: Credit Card, Fund Transfer Card & Counterfeit Money Coverage: \$1,000 limit no charge; \$2,500-\$2; \$5,000-\$3; \$7,500-\$4; \$10,000-\$5.
- Form 6: Units Regularly Rented to Others: Waiver \$15 manual charge. Apply factor of .25 to premium chart to determine additional premium.
- Building Additions & Alterations at Other Residences; Eliminate \$1- HO-277 is endorsed on policy.
- Form 3: Business Pursuits coverage provided with no charge, except corporal punishment.
- Other Insured Location Occupied by Insured: Section II - 2, 3 & 4 family dwelling rated same as one family dwelling.
- Permitted Incidental Occupancies: Residence premises; No charge for property exposure to business in an other structure.
- Section II Liability: Residence Employees; Bureau charges waived.
- Form 3: Deviation by amount of insurance, territory, construction & protection. Variable credits.
- Form 6: Amount of Insurance Credit; \$10,000 & over 10%.
- Form 4: 10% credit for occupancies of 3 families or more.
- Forms 3, 4 & 6: Personal Injury HO-82 Coverage provided with no charge.
- Forms 3 & 6 Special Personal Property Coverage Deviation: Form 3 10% charge. Min. \$20. Form 6 20% charge.
- Multi-Policy Discount: 12% credit applies to primary, secondary & seasonal residence when private passenger auto policy & homeowners policy are written with any Auto-Owners Insurance Group Company.



- Forms 2, 3 & 6: Seasonal Discount: 10% credit applies when owner-occupied dwellings are occupied less than 180 days during calendar yr.

- Additional Residence Rented to Others.

Section II Liability: Water Craft Deviation.

Homeowners/Life Multi-Policy Discount 5% credit.

Additional Limits of Liability for Coverage A, B, C & D. \$7 charge per location. Eff. 6-1-99

Bankers Standard Insurance Company:

- New Construction Credit: New - 20%; 1 yr. old - 18%; 2% less credit each added yr.

- Forms 1, 2, 3, 4 & 6: Fixed dollar deductible credits: Credit varies 15% - 40%.

- Forms 4 & 6: Fixed dollar deductible credits: \$500 - 11%; \$1,000 - 25%; \$2,500 - 40%.

- Rate for increase in Coverage C: \$2 per \$1,000.

- Forms 1, 2 & 3: Replacement cost coverage HO 0490; Charge shall be 7.5% of adjusted base premium. Coverage C increased to 70% of A at no premium charge.

- Protective Device Credits: All zones & all protection classes; Credit varies 2% - 15%. Eff. 9-1-99

Blue Ridge Insurance Company:

- Forms 1, 2 & 3: Personal Property Replacement Cost Coverage; Apply factor 100 to base premium. Minimum premium deleted.

- All Forms: \$100 deductible or \$250 theft deductible; No minimum additional premium.

- Fixed dollar amount deductible factors: Forms 1, 2, 3 & 8: \$500 - .91; \$1,000 - .83; \$2,500 - .75. Forms 4 & 6 - \$500 - .90; \$1,000 - .77; \$2,500 - .63.

- All Forms, except 4 & 6: \$250 deductible; Multiply base premium by factor of .9625. Eff. 4-1-95

Camden Fire Insurance Association:

- All Forms, except 4 & 6: New home credit; New -20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old -14%; 4 yrs. old -12%; 5 yrs. old - 10%; 6 yrs. old -10%; 7 yrs. old - 8%; 8 yrs. old - 7%; 9 yrs. old - 6%; 10yrs.-6%; 11yrs.-4%;12yrs.-4%;13yrs.-2%;14yrs.-2%.

- All Forms, except 4: Account credit; 10% applies to homeowner premium when named insured insures personal automobiles in any of the General Accident Companies.

- All Forms: Protective devices; Credit varies 2% - 15%.

- All Forms: Fixed Dollar Amount Deductible Factors; \$500 - .90; \$1,000 - .77.

- Forms 1, 2, 3 & 3w/15: Personal property increased limits; \$1 per \$1,000 of insurance.

- Forms 1, 2 & 3: Personal property replacement cost coverage; Waives charge to increase Coverage C limit 50% to 70% of Coverage A limit. Premium for replacement cost coverage developed by applying factor of 1.05 to base premium including any premium adjustment for Coverage C in excess of 70% of Coverage A.

- All Forms, except 4 & 6: Deviation by policy size; Coverage A Amounts. Credit varies 2.1% -18.8%. Eff. 4-15-96

Central Mutual Insurance Company:

- Forms 2, 3 & 3w/15: Deviation by amount of insurance & territory. Variable credits.

- Forms 1, 2, 3 & 3 w/15: New home credit; 18% current yr.; 15% 1st yr.; 2nd yr.- 13%; 3rd yr.- 12%; 4th yr.- 11%; 5th yr.- 10%; 6th. Yr.- 8%; 7th. Yr.- 7%; 8th. Yr.- 6%; 9th. Yr.- 4%; 10th yr.- 2%.

- Forms 2, 3, 3 w/15 & 6: 5%-10% credit if company carries private passenger automobile coverage based on territory.

- Forms 1, 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.

- Fixed Dollar Deductible Credits: All Forms, except 4 & 6; \$500 deductible - 12%; \$1,000 -25%; \$2,500 -30%.

- Fixed Dollar Deductible Credits: Forms 4 & 6; Credits vary based on amount of insurance \$6,000-\$500,000 & over - \$500 deductible 4%-10%; \$1,000 10%-23%; \$2,500-17%-37%.

Installment Payment Plan: \$1 each installment for Electronic Funds Transfer. Eff. 6-1-99

The Charter Oak Fire Insurance Company:

Forms 3 & 3w/15: New Home Credit; New home to age 15 yrs.-credit varies 1%-20%.

Protective Device Credits: Variable credits.

Forms 2, 3 & 3w/15: Account discount: 10% when insured has both auto & homeowner policy.

Increase limits Coverage C. Charge \$1 per \$1,000.

Loss Free Credit: Forms 2, 3 & 3w/15; 3+ yrs. loss free - 3%.

Form 3w/15: Additional premium charge: 1.10 factor.

Base rate deviation based on protection class, amount of insurance & territory. Variable credits.

Protection/Construction Relativities based on territory, protection class & construction. Factor varies.

Coverage A Relativities based on Coverage A amount & territory.

Forms 2, 3 & 3w/15: Deductible credits/charges.

Additional amounts of insurance: Coverage A, B, C & D. Factor 1.03.

Refrigerated Personal Property: Charge waived.

Associated Credit program.

Forms 2, 3 & 3w/15: Final premium adjustment factor .92.

Forms 2 & 3: Inflation Guard; Premium charge waived. Eff. 10-1-97

Cincinnati Indemnity Company:

- Forms 2, 3 & 3w/15: Age of dwelling credit; New - 2 yrs. - 20%; 3-5 yrs. - 15%; 6-8 yrs. - 10%; 9-11 yrs. - 5%.

- Form 6: (Deviation to HO-4) Credit varies based on territory.

- Forms 2, 3 & 3w/15: Deductible credits/surcharges.

- Forms 4, 6 & 6w/HO 1731: Deductible credits/surcharges.

- Forms 2, 3 & 3w/15: Rate \$2 per \$1,000 increased Coverage C above 50% of Coverage A.

- Protective Device credits vary 1% - 12%.

- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage: \$2,500 limit no charge; \$5,000 limit \$1; \$7,500 limit \$3; \$10,000 limit \$4.

- Forms 4 & 6: Replacement Cost on Contents; Reduce surcharge to 35%.

Form 6w/HO1731: Condominium Unit Owners; Credit varies based on territory.

Installment Payment Plan: Delete the \$3 charge for each installment.

Homeowners Enhancement Deviation. Eff. 6-1-99

The Cincinnati Insurance Company:

- Forms 2, 3 & 3w/15: Age of dwelling credit; New-2 yrs.-20%; 3-5 yrs.-15%; 6-8 yrs.-10%; 9-11 yrs.-5%.
  - Form 6: (Deviation to HO-4) Credit varies based on territory.
  - Forms 2, 3 & 3w/15: Relativity deviation by policy amounts.
  - Forms 2, 3 & 3w/15: Base rate credits by territories.
  - Forms 4 & 6: Base rate credits by territories.
  - Forms 2, 3 & 3w/15: Deductible credit/surcharge.
  - Forms 4, 6 & 6w/HO1731: Deductible credits/surcharge.
  - Forms 2, 3 & 3w/15: Rate \$2 per \$1,000 for increased Coverage C above 70% of Coverage A.
  - Protection Device credits vary 1% - 12%.
  - Credit Card Fund Transfer Card, Forgery & Counterfeit Money coverage: \$2,500 limit - no charge; \$5,000 limit \$1; \$7,500 limit \$3; \$10,000 limit \$4.
  - Forms 4 & 6: Replacement cost on contents; reduced surcharge to 35%.
- Form 6w/HO 1731: Condominium Unit Owner; Deviation based on territory.
- Installment Payment Plan: Delete the \$3 charge each installment.
- Homeowners Enhancement Deviation. Eff. 6-1-99

CIGNA Fire Underwriters Insurance Company:

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

CIGNA Insurance Company:

- New Construction Credit: New home - 10 yrs. Credit varies 20% - 0%.
- Forms 1, 2, 3, 4 & 6: Fixed Dollar Deductible; Credit varies 15% - 40%.
- Personal Property Increased Limit: \$2 per \$1,000 of additional coverage.
- Form 2 & 3: Replacement cost on contents; HO 0490; Factor of 11.5% applies to end of the base premium & includes increased limits to 70% of Coverage A dwelling amount.
- Protective Device Credits: All zones & all protection classes; Credit varies 2% - 15%.
- Rate Deviation: Homeowners - 21%; Tenants - 15%; Condominiums - 20%. Eff. 9-1-99

Commercial Insurance Company of Newark, New Jersey:

- Forms 1, 2 & 3: 20% credit if criteria is met.
- Forms 1, 2, 3 & 3 w/15: Deductible credits; Coverage A all amounts; \$250-15%; \$500-25%; \$1,000-35%; \$2,500-45%.
- Forms 4 & 6: Deductible credits; Coverage C all amounts; \$250-13%; \$500-28%; \$1,000-42%; \$2,500-53%.
- Forms 1, 2, 3 & 3 w/15: Personal property replacement cost; Eliminate 5% surcharge. Eliminate \$20 minimum premium.
- Forms 1, 2 & 3: Age of dwelling credit; 0-5 yrs. - 15%; 6-10 yrs. - 10% if criteria is met.
- Amount of Insurance Deviation: \$50,000 - \$225,000 & above credit varies 9% - 39%. Eff. 12-9-88

Commercial Union Insurance Company:

- Forms 1, 2, 3: Fixed dollar amount deductibles; \$500-15%; \$1,000-21%; \$2,500-38%.
  - Forms 4 & 6: \$500-10%; \$1,000-23%; \$2,500-37%.
  - All Forms, except 4 & 6: New home discount; 0-1 yr. old - 20%; 2% less credit each added yr. to 10th yr.
  - Forms 1, 2, 3 & 3w/15: Repair or replacement cost Coverage A; HO3211 - \$5 premium charge.
  - Protective Devices Credits: PPC 1-7 - 2%-15%; PPC 8-9 - 1%-15%; Maximum credit of 20% applies.
  - Personal Property Replacement Cost (HO-0490): Charge to increase Coverage C to 70% of Cov. A at \$1 per \$1,000.
  - All Forms, except 4 & 6: Provide Inflation Guard Endorsement at 6% amount of annual increase at no charge.
  - Form 6: Units regularly rented to others; Delete \$15 charge.
  - Form 6: 11.1% credit.
  - Form 6: Increased Coverage A limit: HO-4 Key Factor for each additional \$10,000 - x .080 x HO-4 Key Premium. If HO-0477 is endorsed on to policy; HO-4 Key Factor for each additional \$10,000 x .080; x HO-4 Key Premium plus \$1.
- Multi-Policy Discount; 5% when insured also has voluntary automobile policy with Commercial Union.
- 5% discount for insured age 49 or older.
- Homeowners Enhancement Factors: HE-7 - 1.15; HE -7w/15 - 1.20 & HE-7w/21 - 1.25.
- All Forms, except 4 & 6: Deviation by Coverage A amount of insurance: Credit varies.
- Windstorm or Mail Deductibles. Eff. 6-1-99

Commercial Union Midwest Insurance Company:

- All Forms, except 4 & 6: New Home Discount; 0-1 yr. old -20%;2% less credit each added yr. to 10th yr.
- Personal Property Replacement Cost (HO-0490): Charge to increase Coverage C to 70% of Coverage A at \$1 per \$1,000.
- Replacement or Repair Cost Protection Coverage A (HO-3211): \$5 premium charge.
- Protective Devices Credits: PPC 1-7 - 2%-15%; PPC 8-9 - 1%-15%; Maximum credit of 20% applies.
- All Forms, except 4 & 6: Provide Inflation Guard endorsement coverage at 6% amount of annual increase at no charge.

- All Forms, except 4 & 6: Fixed Dollar Amount deductibles: \$500-15%; \$1,000-21%; \$2,500-38%.

- Form 3: 15% credit when certain underwriting criteria is met.

Multi-Policy Discount: 5% when insured has auto policy with Commercial Union.

5% discount for insured age 49 or older.

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

Deviation by amount of Coverage A: \$250,000 - \$500,000. Variable credits.

Windstorm or Hail Deductibles. Eff. 6-1-99

Consolidated American Insurance Company:

- All Forms: 10% downward deviation.

- Forms 1, 2 & 3: New home credit; 16% current calendar yr.; 2% less credit for each yr. preceding current calendar yr.

- Flat Deductible Credits: \$500 - 9%; \$1,000 - 17%; \$2,500 - 25%. All Forms, except forms 4 & 6.

- All Forms: Protective Device Credits: Various combinations ranging 2% - 15%.

- Forms 2, 3, 3w/15 & 6: Account credit; 10% if insured has both his personal auto policy & homeowners policy with any of the Seibels-Bruce Companies.

- Forms 2, 3, 3w/15 & 6: Amount of insurance credit; \$10,000 - \$110,000 - credit varies 0% - 27%.

- All Forms, except 4: 5% Senior Citizens Credit when required criteria is met.

- All Forms, except 4: Credits for consecutive yrs. with Seibels Bruce Insurance Companies 3-5 yrs.-5%; 6 or more yrs- 10%.

- Personal Injury Coverage: No charge.

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

- Guaranteed replacement or repair cost for dwelling HO-500: No charge.

- Forms 3 & 3w/15: Windstorm & Hail exclusion in Territory 04; \$75 credit.

- Personal Property Replacement: All Forms; Increase Coverage C limits 50% to 70% of Coverage A at no additional charge. Eff. 8-1-92

Continental Insurance Company:

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

Form 4: Amount of insurance deviation based on territory. Credits vary.

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

Earthquake Rate Deviations.

Forms 2, 3, 3w/15 & 8: Replacement cost on contents deviation. Factor 1.05 waived.

Deductible Credits Deviation.

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

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

Guaranteed Replacement Cost Coverage. Premium charge \$3.

Special Coverage Rate Deviation.

Preferred Rate Deviation (Plan A/B).

Additional Limits Deviation Coverage F: Deviation - 66.67%.

Other Insured Location. 1 family - 43%; 2 families - 71%.

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

Additional Residence Rented to Others Rate Deviation. 1 family - 88%; 2 families - 84%.

Business Pursuits Rate Deviation. Credits vary 14% - 40%.

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

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

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

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

- Forms 1, 2, 3 & 3 w/15: Personal Property Replacement Cost; Eliminate 5% surcharge. Eliminate \$20 minimum premium.

- Forms 1, 2 & 3: New home credit; Dwellings 0-5 yrs. old - 15%; 6-10 yrs. old - 10%, if requirements are met.

- Forms 1, 2 & 3: 20%, if requirements are met.

- Forms 1, 2, 3 & 3 w/15: Deductible credits; Coverage A - all amounts; \$250-15%; \$500-25%; \$1,000-35%; \$2,500-45%.

- Forms 4 & 6: Coverage C - all amounts; \$250-13%; \$500-28%; \$1,000-42%; \$2,500-53%. Eff. 1-1-86

Kansas City Fire & Marine Insurance Company Only:

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

Form 4: Amount of insurance deviation based on territory. Credits vary.

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

Earthquake Rate Deviations.

Forms 2, 3, 3w/15 & 8: Replacement Cost on Contents Deviation. Factor 1.05 waived.

Deductible Credits Deviation.

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

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

Guaranteed Replacement Cost Coverage: Premium charge \$3.

Special Coverage Rate Deviation.

Preferred Rate Deviation (Plan A/B).

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

Other Insured Location: 1 family - 43%; 2 families - 71%.

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

Additional Residence Rented to Others Rate Deviation: 1 family - 88%; 2 families - 84%.

Business Pursuits Rate Deviation: Credits vary 14% - 40%.

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

Incidental Farm Rate Deviation: Res. Prem. - 48%; Other Res. - 65%. Eff. 11-1-96

Niagara Fire Insurance Company Only:

- Broad & Standard Perils: Primary dwelling \$85,000 or more; coverage written least 170% of replacement cost value; Deviation by amount of insurance \$85,000 & under - 20%; \$88,000 - 21%; \$92,000 - \$95,000-22%; \$99,000 - 23%; \$102,000 - 24%; \$105,000 - 25%; \$109,000 - \$112,000 - 26%; \$116,000 - 27%; \$119,000 - 28%; \$122,000 - 29%; \$126,000 - \$289,000 - 30%; \$306,000 - 28%; \$323,000 - 26%; \$340,000 - 24%; \$357,000 - 22%; \$374,000 & above - 20%. Eff. 11-7-86

Eagle American Insurance Company:

- Forms 2 & 3: 5% loss free credit when criteria is met.
- Form 3: Increase in Coverage C limit; \$1 per \$1,000.
- Forms 2 & 3: New home credits: 20% - new; less 2% credit each added yr. up to 9th yr.
- Forms 2 & 3: Revised policy amount relatives by policy amount & territory. Variable credit.
- Forms 2 & 3: Base rate deviation by territory & county. Variable credit.
- Forms 2 & 3: Policy Amount 0-\$2000,000 Deductible credits; \$500 - 15%; \$1,000 - 20%; \$2,500 - 30%; Policy amount \$200,001 & over deductible credits; \$500-15%; \$1,000-21%; \$2,500-30%.
- Forms 2 & 3: Revised protection class/construction deviation.
- Protective Device Credit: Classes 1-7 credit varies 10-15%; Classes 8-9: Credit varies 14-8%.
- Forms 2 & 3: Charge for contents all risk coverage deviated by 50%.
- Credit Card, Forgery & Counterfeit Money \$2,500 limit no charge, \$5,000-\$1; \$7,500-\$3; \$10,000-\$4.
- Forms 2 & 3: Multi-Policy Credit: 7% applies HO non-seasonal & primary dwelling when auto policy in force with Great American Group.
- Form 6: 25% downward deviation applies to HO-4 base premium all territory except 05 & 06. 14.5% downward deviation applies to HO-4 base premium for territory 05 & 06.
- Forms 4 & 6: Replacement cost on contents; Reduce surcharge to 35%.
- Forms 4 & 6: Revised policy amount relatives based on amount of insurance.
- Forms 2 & 3: Mature 45 Discount: 5% credit when one of insured is 45 or older & insured is principal residence.
- All Forms: Mass Marketing Deviation: 5% credit for payroll or account deduction basis for employees of corporations or members of credit union association.
- Form 4: Base rate deviation by territory; Credit varies 4.84%-5.26%. Eff. 12-13-96

Electric Insurance Company:

- Forms 2, 3 & 3 w15: Base rate deviation by territory; Credit varies.
  - Forms 4 & 6: Base rate credit - 11%.
  - Forms 1, 2 & 3: Personal property replacement cost (HO-290); Coverage C is automatically increased to 70% of Coverage A. Premium surcharge 1.02 to be applied to base premium including any premium adjustment for Coverage C limits.
  - Forms 4 & 6: Personal property replacement cost (HO-290); Premium surcharge 1.25.
  - Forms 2 & 3: New home credit; 0-1 yr. - 20%; 2% less credit each additional yr.
  - Replacement or Repair Cost: Coverage A (HO-500); \$1 charge.
  - Protective Device Credits: Higher credits.
  - Silverware, Goldware & Pewterware: Additional premium for each \$500 increase \$2, in lieu of \$3.25.
  - Firearms: Additional premium for each \$100 increase \$1 in lieu of \$3.
  - Forms 2, 3, 4 & 6: Multi-Policy Discount; 10%.
  - All Forms, except 4 & 6: Fixed dollar amount ded. Factors Cov. A limits: Factors vary for \$500,\$1000,\$2500 ded.
  - Forms 4 & 6: Fixed dollar amount deductible factors: Factors vary.
  - Decreased rates for unscheduled jewelry, watches & furs; Limit may be increased to maximum of \$5,000 not to exceed \$1,000 for any one article; \$12 for each \$1,000 increase.
- Additional Wind & Hail Deductible factor of .05. Eff. 8-19-99

EMCASCO Insurance Company:

- Forms 2 & 3: Revised Policy Size Relativities; 27% deviation.
  - Optional Section I & II Bureau Rates; 15% credit.
  - New Home Credit: 1st preceding calendar yr. 15%; 2nd yr. 12%; 2% less credit each added yr.
  - Forms 1, 2 & 3: Personal Property Replacement Cost (HO-290) Coverage C; Waive 5% surcharge.
  - Forms 2 & 3: Flat deductible credits; \$500-12%; \$1,000-30%; \$2,500-40%.
  - Forms 4 & 6: \$500-15%; \$1,000-32%; \$2,500-45%.
  - Company Combination Premium Credit: 15% when homeowners & auto policies are written in one of the EMC Companies.
- Forms 2 & 3: Additional Amount of Insurance: \$5.
- Renovated Dwelling Credit: Variable credits when criteria is met.
- Installment Payment Plan: Charge for installments are waived for Electronic Fund Transfer. Eff. 6-1-99

Employers Insurance Company of Wausau A Mutual Company:

- Revised Protective Device Discount: Credits vary 2% - 15% for various combinations of protective devices, including deadbolt locks & fire extinguishers.
- Forms 1, 2, 3 & 3w15: Flat deductible credits; \$500-12%-max. \$150; \$1,000-24%-max. \$450; \$2,500-36%-max -\$600.
- Forms 4 & 6: Flat Deductible Credit: \$500-17% - max. - \$75; \$1,000 - 30% - max. -\$200; \$2,500-30% - max. \$200.
- Forms 1, 2 & 3: Guarantee Replacement Cost HO 500; No premium charge. Eff. 8-1-87

Employers Mutual Casualty Company:

- Forms 1, 2 & 3: Fixed dollar amount deductible; \$500 - 12%; \$1,000 - 30%; \$2,500 - 40%.
  - Forms 4 & 6: Fixed dollar amount deductible; \$500 - 15%; \$1,000 - 32%; \$2,500 - 45%.
  - Company Combination Premium Credit: 15% when homeowners & auto policies are written in one of the EMC Companies.
- Forms 2 & 3: Additional amount of insurance; \$5.

Renovated Dwelling Credit: Variable credits when criteria is met.

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

Erie Insurance Exchange:

- Forms 2, 3, 8, HE-7, HE-7/20 & HE-7/21: Base rate deviation; Variable credits based on Coverage A amt. of ins. & zones.
  - Forms 2, 3 & 8: Deviation on key factors.
  - Forms 4 & 6: Deviation on key factors.
  - Forms HE-7, HE-7w/20 & HE-7w/21: Deviation on key factors.
  - Secondary Residence: Subtract \$5 for duplication of coverage credit: Waive charge on primary policy for Section II coverage on secondary residence.
  - All Forms, except 4 & 6: Waive surcharge for townhouse or rowhouse.
  - Forms 2 & 3: Personal property replacement; 5% surcharge (include) incr. in Cov. C to 70% of Cov. A: Waive min. prem.
  - Forms 4 & 6: Personal property replacement cost 30% surcharge. Waive minimum premium.
  - Forms 2, 3, 8 & HE-7: Deductible factors: \$500 - .88; \$1,000 - .76; \$2,500 - .72.
  - Forms 4 & 6: Deductible factors: \$500-.83; \$1,000-.69; \$2,500-.63.
  - Protective Device Credit Deviation: Varies 1% -7%, with a maximum credit of \$75.
  - New Home Credits vary 25% - 2% for new to 9th yr.
  - Form 4: Building addition & alterations: HO-51 - \$4 per \$1,000 increased limits.
  - Form 6: Coverage A increased limits HO-32: \$2 per \$1,000.
  - Forms 4 & 6: Loss of use increased limits: \$4 per \$1,000.
  - All Forms, except HE-7: Increased special limits of liability HO-65, HO-211; Reduced charges.
  - Landlord's Furnishings: \$17 For \$1,000 limit regardless of number of units.
  - Form 6: Units rented to others HO-33: Charge 25% of base premium.
  - Outboard, inboard & inboard-outboard less than 50 horsepower deviation 100%.
  - Multi-Policy Discount: 10% credit applies when criteria met.
  - Guaranteed Replacement Cost HO-500: \$1 charge.
  - Rented Personal Property: No charge.
  - Waterbed Liability HO-400: No charge.
  - HE-7: Personal Property Increased Limits; \$2 per \$1,000.
  - Business Pursuits: No charge.
- Refrigerated Property Coverage: Charge waived. Eff. 6-1-99

Farmers Insurance Exchange:

- Base Rate Deviations: Forms 3 & 4: Credits vary 2% - 13% by territory.
- Form Factor Deviations: Forms 3w/15 & 4.
- Plan Relativity Factors: Forms 3, 3w/15, 4, & 6: Premier, Preferred & Standard Plans: Certain criteria apply.
- Amount of Insurance Deviations: All Forms, except 4 & 6: All Territories, except 5, 6, 42 & 43.
- Protection - Construction Factors: All Forms, except 4 & 6.
- New Home Discount: Form 3: Current yr. - .80 factor; add .02 to factor each additional yr. until 7th yr.
- Ordinance or Law Deviation: Forms 2 & 3: Factors Vary.
- Personal Property Replacement Cost Coverage Deviation: Forms 4 & 6.
- Protective Devices Deviation: Credits vary 1% - 10%: Certain criteria apply.
- Deductible Deviations: All Forms: Credits vary 1.1% - 17.3%.
- Wind Storm or Hail Deductible Deviations: All Forms, except 4 & 6.
- Loss Assessment Coverage Deviation: Forms 3 or 6w/H01732.
- Loss of Use Deviation/Increased Limit: Rate per \$1,000 - \$3.
- Other Structures Increased Limit Deviation: Rate per \$1,000 - \$2.
- Personal Property Increase Limits Deviation: Credits vary.
- Other Insured Location Occupied by Insured: 4 Family Residence - \$27.
- Additional Residence Rented to Others: 4 Family Residence - \$86.
- Permitted Incidental Occupancies - Residence Premises & Other Residences: Deviation applies to Residence Premises.
- Business Pursuits Deviation for \$200,000 limit.
- Age 50 Plus Discount
- Auto/Homeowners Discount: All Forms: Factor of .90: Certain criteria apply.
- Non Smoker Discount: Certain criteria apply. Eff. 11-1-99

Federal Insurance Company:

- Form 3w/15: 17.3% credit.
- Forms 2, 3, 3w/15 & HE-7: 9.5% credit.
- Forms 2, 3, 3w/15 & HE-7: Coverage A amount 400,000 & above; Key Factors vary.
- Forms 2, 3, 3w/15, 4 & 6: Gated Community Credit: 5% for house located in gated community meeting certain criteria.
- Forms 2, 3, 4 & 6: Fixed dollar amount deductible; Credit varies based on amount of Cov. A and amount of deductible.
- Personal Property Increased Limits: Form 2 & 3-\$1 per \$1,000; Form 3w/15-\$1.50 per \$1,000 of coverage.
- Forms 2 & 3: Additional Amount of Insurance Option: 25%-\$1 surcharge; 50%-\$2 surcharge; Premium \$5. Eff. 6-1-99

Federated Mutual Insurance Company:

- Forms 1, 2, 3 & 3w/15: New home credit; 14% dwellings 0-1 yr. old; 2% less credit each added yr.; applies to \$250 deductible basic premium & premium for amended Coverage C limit.
- Forms 1, 2, 3 & 3w/15: Fixed dollar amount deductibles; \$100 +10%; \$500 -10%; \$1,000 -20%; \$2,500 -30%.
- Forms 4 & 6: Fixed dollar amount deductibles; \$100 +10%; \$500-15%; \$1,000-30%; \$2,500-40%.
- Forms 1, 2, 3 & 3w/15: Deviation by policy amount varies 0%-25%.
- Form 4: 10%.
- Form 6: 25%.
- Forms 3 & 3w/15: Special additional credit rule: 10% when eligibility & mandatory coverage requirements are met.
- Multiple Policy Discount: 5% applied to HO Policy when private passenger auto policy & personal umbrella policy are also written by this company.
- Installment Pay Plan: \$5 maximum charge per account for all policies. Eff. 11-15-94

Fidelity & Casualty Company of N Y:

- All Forms, except 4 & 6: Amount of Insurance Deviation; Variable Credits.
- Form 4: Amount of Insurance Deviation. Variable Credits.
- Form 6: Amount of Insurance Deviation. Variable Credits.
- Earthquake Deviation.
- Forms 2, 3, 3w/15 & 8: Personal Property Replacement Cost; Eliminate 5% surcharge.
- Deductible Credit Deviation.
- New Home Discount: 0 - 5 yrs. - 15%; 10 yrs. - 10%.
- Gated Community Discount.
- Guaranteed Replacement Cost coverage of buildings & structures at principal residence: \$3.
- Form 6: \$1,000 incr. is .9 times applicable premium each additional \$1,000 column in basic premium chart for Cov. C.
- Preferred Rate Deviation: Deviation varies when requirements are met.
- Additional Limits Coverage F Medical Payments Deviation.
- Other Insureds Location: Variable credits.
- Permitted Incidental Occupancy Medical Payments Rate Deviation.
- Additional Residence Rented to Others Rate Deviation.
- Business Pursuits Rate Deviation.
- Permitted Incidental Occupancy Rate Deviation.
- Incidental Farm Rate Deviation. Eff. 11-1-96

Fidelity & Guaranty Insurance Company:

- Waive additional premium of \$5 or less.
- Deviation of HO-3 Base Rates by territory & policy amount: Credits vary.
- Forms 4 & 6: Personal property replacement coverage; Reduced premium charge.
- Special Package Discount: 5% credit to total residential premium when underwriting criteria is met.
- Form 6: Relativity factor .750 in lieu of .855.
- Employees Discount: 20%.
- Forms 2 & 3: Additional amount of insurance: HO 3211 \$5 premium charge.
- Deductible Credits.
- Increase in Coverage C: Reduced rate per \$1,000.
- Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.
- All Forms, except 4, 6 & 8: New Home Discount; 1 yr.-20%; 2% less credit each added yr. to 9th yr. Eff. 6-1-99

Fidelity & Guaranty Insurance Underwriters:

- Deviation of HO-3 Base Rates by territory & policy amount: Credits vary.
- Forms 4 & 6: Personal Property Replacement Cost Coverage; Factor 1.35.
- Waive additional premium of \$5 or less.
- Special Package Discount: 5% credit applied to total residential insurance premium when underwriting criteria is met.
- Form 6: Form Relativity of .800 in lieu of .855.
- Employees Discount: 20%.
- Forms 2 & 3: Additional amount of insurance: HO 3211 \$5 premium charge.
- Deductible Credits.
- Increase in Coverage C: Reduced rate per \$1,000.
- Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.
- All Forms, except 4, 6 & 8: New Home Discount; 1 yr.-20%, 2% less credit each added yr. To 9th year.
- Forms 2, 3 & 3w/15: Protection class deviation. Eff. 6-1-99

Firemans Fund Insurance Company:

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

Firemans Insurance Company of Newark:

- Forms 1, 2, 3 & 3 w/15: Personal Property Replacement Cost; Eliminate 5% surcharge. Eliminate \$20 minimum premium.
- Forms 1, 2 & 3: New home credit; Dwellings 0-5 yrs. old - 15%; 6-10 yrs. old - 10% if requirements are met.
- Forms 1, 2 & 3: 20% if requirements are met.
- Forms 1, 2, 3 & 3 w/15: Deductible credits; Coverage A, all amounts; \$250-15%; \$500-25%; \$1,000-35%; \$2,500-45%.
- Forms 4 & 6: Coverage C, all amounts; \$250-13%; \$500-28%; \$1,000-42%; \$2,500-53%. Eff. 1-1-86

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

- Deluxe Program: Form 3; 5% deviation off base premiums.
- All Forms: Protective Device Credit: Credit varies 2% - 13%.
- All Forms, except 4 & 6: Age of Home Discount: Credit varies 4% - 20% for age of dwelling 0 - 25 yrs. with greatest credit for newest homes.
- All Forms, except 4 & 6: Senior Citizen Discount: Factor of .92 of base premium age 50-54 yrs. Factor .95 age 55 yrs. & older.
- All Forms, except 4 & 6: Renovation Discount 0-15 yrs. factors of .85-.95 applies when underwriting guidelines are met. Credit applies to base premium.
- Renewal Discount: Factor .95 applies to base premium when criteria is met.
- Form 3: Loss Free Credit: 1yr. - 5%; Renewal with 2 yrs. loss free - 10%. Credit applies to base premium.
- All Forms, except 4 & 6: Optional deductible credits applies to base premium. Coverage A limit under \$200,000 - \$500 ded. - .87; \$1,000 - .76; \$2,500 - .73. \$200,00-\$400,000 - \$500 ded - .89; \$1,000 - .80; \$2,500 - .77. Over \$400,000 - \$500 - .92; \$1,000 - 86; \$2,500 - .83. Eff. 10-1-97

General Accident Insurance Company of America:

- All Forms, except 4 & 6: Newer Home Credit: Current yr. - 20%; 1 yr. old - 18%; 2 yrs. old - 16%; 3 yrs. old - 14%; 4 yrs. old - 12%; 5 yrs. old - 10%; 6 yrs.-10%; 7 yrs. old - 8%; 8 yrs. old - 7%; 9 yrs. old - 6%; 10yrs.-6%;11yrs.-4%; 12yrs-4%;12yrs.-4%; 13yrs.-2%;14yrs.-2% .
- All Forms: Fixed Dollar Amount Deductible Factors; \$500 - .90; \$1,000 - .77.
- Forms 1, 2, 3 & 3w/15: Personal Property Increased Limits; \$1 per \$1,000 of insurance.
- All Forms, except 4: Account credit; 10% applies to Homeowners premium when named insured has personal auto coverage in any of the General Accident Company.
- All Forms: Protective Devices Credits vary 2% - 15%; Maximum credit per policy 15%.
- Forms 1, 2 & 3: Replacement Cost on Contents: Waive charge to increase Coverage C from 50% to 70% of Coverage A limit. Premium for replacement cost coverage shall be developed by applying factor of 1.05 to base premium including premium adjustment for Coverage C in excess of 70%. Eff. 4-15-96

General Insurance Company of America:

- Quality-Plus Form: Flat deductible credits; \$500 - 15%; \$1,000 - 25%; \$2,500 - 40%; \$ 5,000 - 50%; \$7,500 - 55%. Quality Crest Form: Flat deductible credits - \$500 - 17% debit; \$1,000 - base; \$2,500 - 22%; \$5,000 - 36%; \$7,500 - 42%.
- Form 3: New Home Credit; Credit varies 0% - 20% to 6th yr.
- Protective Devices Credit: Local burglar and/or fire or smoke alarm system 2%; Fire or police station alarm 5%; Central station burglar and/or fire alarm system 10%.
- Guaranteed Replacement Cost (HO-500): Delete charge.
- Business Pursuits (HO-71): Delete charge.
- Credit Card Forgery & Counterfeit Money Coverages (HO-53): Delete \$1 charge for \$1,000 limit.
- Personal Injury (HO-82): Delete charge.
- Increased Limits of Personal Property: Personal property limit is increased to 70% of Coverage A limit without charge. Further increase limits are - Quality-Plus Form. Premiums for \$1,000 - \$250 ded. \$2; \$500 ded. - \$1.70; \$1,000 ded. \$1.50; Quality Crest Form: \$500 ded. - +\$2.30; \$1,000 - +\$2; \$2,500 - +\$1.60.
- Increased Special Limits: Jewelry (HO 65): When increased special limits of liability are purchased for jewelry, HO 267 automatically be added with no additional charge. Premiums for limits \$2,000 -\$15; \$3,000 -\$23; \$4,000 -\$30; \$5,000 - \$38.
- Medical Payments: Other exposures; Higher limits - additional charge for higher limits of medical payments will be waived.
- Other Insured Location Occupied by Insured. A two-family house will be charged same as one-family house.
- Additional Residence Rented to Other: HO-2470; Limit of Liability \$25,000 - \$1,000,000; Premium charge varies.
- Reduced Charges for Coverage E: Liability & Coverage F Medical Payments. Quality Crest Form Coverage E, limit \$300,000 base rate; \$500,000 - 12 debit; \$1,000,000 - 16 debit; Coverage F limit \$1,000 to \$10,000 - no charge.
- Outboard Motors & Water Craft: Reduced premiums based on limits, length and horsepower.
- Account Credit: 10% credit new - 2 yrs. for total policy premium for Quality-Plus & Quality Crest forms if insured has Safeco or Quality-Plus voluntary private passenger automobile policy 3+ yrs. - 5%.
- Building Ordinance or Law Coverage (HO 0477) Quality Plus Form (33) 10% of Coverage A is increased to total 100% of Coverage A premium. Apply 1.08 factor to basic premium; Quality Crest Form (35) included no additional charge.
- Special Personal Property Coverage HO-15: Quality Plus Form; Increase basic premium 8%. Quality Crest Form automatically included.
- Personal Property Replacement Cost coverage provided no charge for Quality Plus Form (33) & Quality Crest Form (35). \$20 minimum charge is waived.
- Base Key Premium Deviation. Credit varies.
- Enhancement Program Surcharge: General Quality Crest Form surcharge 5% with \$1,000 deductible.
- Installment Payment Charge: \$2 each installment.
- Policy Amount Table Deviation: Based on Coverage A amount & territory. Credit varies.
- Renewal Credit: All Forms; 3-5 yrs. - 5%; 6yrs.+ - 10%.
- Landlords Furnishing: \$10 premium per policy to increase coverage to total \$5,000 with burglary coverage added. Eff. 6-1899

Glens Falls Insurance Company:

- All forms, except 4 & 6: Amount of Insurance Deviation; Variable credits.
- Form 4: Amount of Insurance Deviation; Variable credits.
- Form 6: Amount of Insurance Deviation. Variable credits.
- Earthquake Rate Deviation.
- Forms 2, 3, 3w/15 & 8: Personal Property Replacement Cost; Eliminate 5% surcharge.
- Deductible Credit Deviation.
- New Home Discount: 0 - 5 yrs. - 15%; 6 - 10 yrs. - 10%.
- Gated Community Discount.
- Guaranteed Replacement Cost coverage of building & structures at principal residence; \$3.
- Form 6: \$1,000 increase is .9 times the applicable premium under each additional \$1,000 column in the basic premium chart for Coverage C.
- Preferred Rate Deviation: Plan A rates deviation of 20%.
- Additional Limits Deviation Coverage F: Medical Payments Deviation.
- Other Insureds Location: Variable credits.

Permitted Incidental Occupancy Medical Payments Rate Deviation.

Additional Residence Rented to Others Rate Deviation.

Business Pursuits Rate Deviation.

Permitted Incidental Occupancy Rate Deviation.

Incidental Farm Rate Deviation. Eff. 11-1-96

Globe Indemnity Company:

Companion Policy Credit Rule: 10% if auto coverage is afforded in any member company of Royal Insurance.

- Forms 2 & 3: Additional amount of insurance; \$1 per policy.

- Protective devices credits vary from 2%-15%.

- Higher deductible factors: All Forms, except 4 & 6 - \$500-.89; \$1,000-.79; \$2,500-.72; Forms 4 & 6 - \$500-.89; \$1,000-.77; \$2,500-.63.

- Forms 2 & 3: Personal Property Replacement Cost; Coverage A amount under \$75,000 - 10% surcharge; \$75,000 - \$99,999 - 7% surcharge; \$100,000 & over-5% surcharge. Charge includes increase Coverage C limit 50% to 70% of Coverage A.

- Forms 2, 3, 3w/15, HE 7/HE 21 & 6: Optional Coverage Premium Discount; Factor varies based on territory.

All Forms: 5% Preferred Customers Renewal Credit when coverage has been with any of Royal Group for prior 3 yrs. with no losses.

- Discount for Eligible Employees: 20% credit to total homeowners policy premium.

- Form HE-7w/HE-21: 1.25 factor applies to base premium.

- Installment Payment Plan waived for employees.

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

Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.

Coverage A Discount determined by amount of insurance and territory; Credit varies 5%-20%. Eff. 9-1-99

Government Employees Insurance Company:

- Forms 1, 2, 3 & 3 w/15: New home discount; 10% for dwellings 5 yrs. old or less.

- Homeowners Theft Deterrent Premium Credit Program: Forms 1, 2, 3 & 3 w/15 - 7%; Forms 4 & 6 - 20%.

- Forms 1, 2 & 3: Amount of insurance credit; Classes 1-9 - \$10,000-\$200,000 & over. Credit varies 4%-22%.

- Form 6: 10%.

- All Forms: Protective devices; Variable credits.

- Forms 2, 3, 4 & 6: Retired discount credit; 20% when specified criteria are met.

- All Forms: Dual policy discount; 10% when specified criteria are met.

- Forms 4 & 6: Key factor +.074 for each additional \$1,000 of coverage.

- Installment Payment Plan: Waive the charge of \$3 first installment if first payment received with application.

- Waterbed Liability Endorsement: Form 4 & 6; No premium charge. Eff. 3-1-95

Grain Dealers Mutual Insurance Company:

- 10% credit when insured has both personal auto & homeowners policy written by Grain Dealers Mutual Ins. Company.

Forms 2 & 3: New home credit; 10% for dwellings 5 yrs. old or less. Credit varies 4%-22%.

















