

HOMEOWNERS

ACE American Insurance Company:

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

ACE Fire Underwriters Insurance Company:

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

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.**
- **Protective Device Credits: Credit varies 2% - 15%.**
- **Form 3, 4 & 6: Downward deviation on deductibles.**
- **Home & Auto Credit: Credit varies by form 2% or 5%.**
- **Replacement Cost on Contents Deviation: Form 3 - 5% of base premium: Forms 4 & 6 - 30% of base premium.**
- **Form 6: Downward deviation Coverage A Increased Limits.**
- **Form 3: Downward deviation on utilities rating (New Home Discount): Credit varies 2% - 25% based on age of dwelling.**
- **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.**
- **Costco Discount: 2% applies to policies for member insureds of Costco. Eff. 3-15-0**

AXA Re Property & Casualty Insurance Company:

- **Discount on Installment Payment Plan: \$1 - \$2 charge.**
- **Three or Four Family Dwelling Discount.**
- **Townhouse or Rowhouse Discount.**
- **Waterbed Liability waived.**
- **Base Premium Deviation.**
- **Forms 2, 3, 4, 6 or 8: Deviation by Amount of Insurance.**
- **New Home Discount: 0-9 yrs. of age: Credit varies 2%-9%.**
- **Protective Devices Discount: Credit varies 1%-7%.**
- **Multi Policy Discount: 5% of the base premium.**
- **Personal Property Increased Limits Discount: \$2 rate per \$1000.**

- Personal Property Replacement Cost Coverage Discount.
- Form 4: Building Additions & Alterations Increased Limits Deviation.
- Personal Property Increased Limits of Liability: Charge varies by additional amount of insurance.
- Rented Personal Property: No charge.
- Form 6: Coverage A - Dwelling Basic & Increased Limits Deviation.
- Forms 3 & 3 Plus: Inflation Guard Discount.
- Watercraft Discount: Up to 50 HP, no charge.
- Business Pursuits Discount.
- Form 3 Plus: Personal Injury Liability: No charge. Eff.10-18-00

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%; \$1000-25%; \$2500-38%.
- Forms 4 & 6: Deductible credits; \$500-15%; \$1000-25%; \$2500-40%.
- 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 2%-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 \$1000 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; \$1000 ded.-0.79; \$2500 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: Credit \$1 per policy. Eff. 11-1-97

All America Insurance Company:

- Forms 2, 3 & 3w/15: Deviation varies by policy amount public protection class & territory.
- Forms 4 & 6: Deviation by amount of insurance: Credit varies.
- Forms 2, 3 & 3w/15: New Home Credit: Credit varies 2% - 18% for new to 10 yrs. of age.
- Forms 2, 3, 3w/15, & 6: Package Credits whenever the Central Companies carry both Homeowners & Private Passenger Automobile coverages.
- Forms 1, 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.
- Optional Higher Deductibles by territory and deductible amount.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 10-1-00

Allegiance Insurance Company:

- Form 3 & Masters Program: Coverage Amount Deviations by territory: Credit varies.

- Protective Device Credits for Protection Classes 1-9: Credits vary 1% - 15%.
 - Form 3: 8% credit for all coverage amounts if insured 100% to value with Inflation Guard Endorsement attached.
 - Form 3 & Masters Program: Newly Constructed Residences Credit: Age of Home 0 - 10 yrs.: Credits vary 3%-16.5%.
 - Rate for Increased Coverage C: \$1 per \$1000.
 - Form 3 & Masters Program: Protection Class credits by territory.
 - Form 3 & Masters Program: Base rate territorial credits.
 - Form 3 & Masters Program: \$3 installment fee on each installment except the initial down payment.
 - Form 3 & Masters Program: Deductible Factors Deviation by territory: Minimum for Coverage A, \$100000.
 - All Forms: Auto/Home Discount: Certain criteria apply: Credit varies.
 - Masters Program: \$125000 minimum Coverage A, includes replacement value - personal property & inflation protection coverage at no additional charge.
 - Federal Flood Insurance Program: 2% credit if flood insurance policy is placed through us.
 - Form 3 & Masters Program: Earthquake Deviation by territory.
 - Silverware, Goldware & Pewterware coverage will be \$3 per \$500 of insurance.
 - Refrigerated Food Spoilage coverage will be \$5 per policy.
 - Additional Residence Premises - Rented to Others (Liability Coverage): Rates vary per coverage amount.
 - Private Structures - Rented to Others (Liability Coverage): \$14 for \$100000/\$1000 & \$18 for \$300000/\$1000.
- Eff. 3-1-00

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; \$1000 ded-.790; \$2500 ded- .620.
- Forms 4 & 6: Deductible factors; \$100/\$250 theft - 1.023; \$500 deductible - .830; \$1000 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 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.
- Residence Rental Coverage: Forms 1, 2 & 3: Charge for endorsement waived. Eff. 6-7-99

AmComp Assurance Corporation:

- Forms 2 & 3: Deductible credits; \$500-9%; \$1000-17%.
- 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%; \$1000 -20%; \$2500-30% Credits applies to base premium.**
- **Forms 2, 3 & 3 w/15: Credits by amount of insurance; Credit for homes with Coverage A value of \$10000 - \$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 \$10000 - \$500 - 10%; \$1000 - 23%; \$2500 - 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 \$10000 - \$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.**

American Bankers Insurance Company of Florida (Con't.):

- **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%; \$1000 ded. - 17%.**
- **Forms 4 & 6: Fixed deductible credits; \$500 - 10%; \$1000 - 23%.**
- **Form 3: XL Coverage rate deviation when eligibility requirements are met.**
- **One family premium for all Section I & II coverages will apply regardless of number of families.**
- **Form 2 & 3: Dwelling under construction credit of 20% applies during first yr. when certain requirements are met.**
- **Form 6: Coverage A increased limits rate; \$2.70 per \$1000.**
- **Renewal credit for consecutive yrs. insured with American States Group; 3-5 yrs. - 5%; 6 or more yrs. - 10%.**
- **Protective Devices: Credit factors vary .98 to .85.**

- Forms 3, 4 & 6: **Unscheduled jewelry & furs - (HO-65); \$2500 increased limit - \$33; \$5000 increased limit - \$60.**
- **Form 3: XL Coverage Program; \$5000 limit included in basic premium. To reduce to \$1000 limit, subtract \$56. To reduce to \$2500 subtract \$35. Eff. 11-17-97**

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.**
- **Forms 2 & 3: Personal Property Replacement Cost; Charge to increase Coverage C to 70% of Coverage A; \$1 per \$1000.**
- **Additional Limit of Liability for Coverage A. HO 3211. \$5 premium charge.**
- **Protective Devices Credits: PPC 1-7 - 2%-15%; PPC 8-9 - 1%-15%; Maximum credit of 20% applies.**
- **Inflation Guard Endorsement (HO-243) at 6% - at no charge.**
- **Forms 2 & 3: Fixed dollar amount deductible credits; \$500-15%; \$1000-21%; \$2500-38%.**
- **Forms 4 & 6: Fixed dollar amount deductible credits; \$500-10%; \$1000-23%; \$2500-37%.**
- **Form 6: Units regularly rented to others (HO-33); Delete \$15 charge.**
- **Form 6: 11.1% credit.**
- **Form 6: Increased Coverage A limits HO-4 key factor for each additional \$10000 times .080; times HO-4 key premium. If HO-277 is endorsed on to policy HO-4 key factor for each additional \$10000 times .080; times HO-4 key premium plus \$1. \$3000 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 \$250000 - \$500000. Variable credit.**
- **Windstorm or Hail Deductible. Eff. 6-1-99**

American Fire & Casualty Company:

- **Forms 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .83; \$2500 - .75.**
- **Forms 4 & 6: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .77; \$2500 - .63.**
- **Personal Property Replacement Cost Coverage: Deviation for Forms 4 & 6.**
- **Deviations by Amount of Insurance.**
- **Base Rate Deviations for protection classes 1-9 & territories. Variable credit.**
- **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.**
- **Percentage Wind or Hail Deductible Deviation: Credits vary. Eff. 10-1-00**

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; \$1000 - .79; \$2500 - .72.**
- **Forms 4 & 6: Deductible credit factors; \$500-.89; \$1000-.77; \$2500-.63.**
- **Forms 1, 2 & 3: Personal Property Replacement Cost; Coverage A amount under \$75000 -10% surcharge; \$75000 -\$99,999 -7% surcharge;\$100000 & over-5% surcharge. Charge includes an increase in Cov. C limit 50% - 70% of Cov. A.**
- **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.**
- **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 Home Assurance Company:

- **HO-3 Premier Base Class Premium Deviation by territory: Credit varies 0%-21%.**
- **HO-3 Standard Base Class Premium Deviation by territory: Credit varies 0%-15%.**
- **HO-4 & HO-6 Base Class Premium Deviation by territory: Credit varies 3%-12%.**
- **Protection Device Credit for HO-3, HO-4, HO-6, & HO-3 Premier: Credit varies: Max. credit allowed is \$75.**
- **Optional Deductibles: All forms.**
- **HO-6 Coverage A Dwelling Increased Limits: Premium charge per \$1000 is \$2.**
- **55 or Older & Retired Discount: Apply a factor of .9 to base premium when criteria is met.**
- **Multi Product Discount: Apply a factor of .9 to base premium when named insured has an auto policy with an American International Company.**
- **HO-4 & HO-6 Key Factor Deviation by Coverage C: All territories: Credit varies 0%-22%.**
- **HO-3 Standard & Premier Key Factor Deviation by Coverage A & territory: Credit varies 0%-25%.**
- **HO-4 & HO-6 Personal Property Replacement Cost Coverage Deviation. Eff. 12-1-99**

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%; \$1000 -20%; \$2500 -30%. Credit applies to company base premium.**
- **HO-3 w/15: Multiply HO-3 key premium by factor of 1.08 to obtain key premium for HO-3 w/15.**
- **Form 4 & 6: Deductible Credits for Coverage C limit. \$10000 & above \$500 -10%, \$1000 - 20%, \$2500 - 30%. Credit applies to company base premium.**
- **Discount of Replacement Cost on Contents: Apply surcharge of 10% to HO-3 company base premium for replacement cost on contents. Eff. 6-1-93**

American Manufacturers Mutual Insurance Company:

- **Additional Amounts of Insurance (KIP only) deviation.**
- **All Forms: Optional Higher Deductibles deviation.**
- **Personal Property Replacement Cost: Increase Coverage C at \$1 per \$1000. Add \$10 surcharge.**
- **Mature Homeowners Credit: 5% applies to base premium when named insured is 55 yrs. of age & an adult is home during the day.**
- **New Home Credit Discount: 0 - 15+ yrs. of age: Credit varies 0% - 20%.**
- **Premium Credits for Protective Devices.**

- All Forms, except 3w/15: \$100 deductible: Waive minimum premium.
- Form 3: Base rate deviation based on protection class & territory. Credit varies 0%-22%.
- All Forms except 3w/15: \$250 theft deductible/\$100 deductible all other perils Waive minimum premium.
- Form 4: Base Rate Deviation - 14.5%.
- Form 6: Base Rate Deviation - 24%.
- Higher limits for credit cards, fund transfer card, forgery & counterfeit money coverage (KIP only): Limit of \$5000 included at no additional charge: \$7500 + \$1, \$10000 + \$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.

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

- Seasonal or Secondary Dwelling Discount (KIP only): 5% discount to base premium.
- Blanket Property Limit (KIP only): Replacement cost contents coverage included at no additional charge.
- Form 3: Special Personal Property Coverage: Factor 1.10 applies to base premium.
- Form 6: Special Personal Property Coverage: Factor 1.20 applies to base premium.
- Form 4: Building Additions & Alterations Increase: KIP & Monoline: Each addl. \$1000 rate \$10000 Form 4 premium x .08.
- Form 6: Coverage A Dwelling Basic and Increased Limits Special Coverage: Each additional \$10000 develop premium \$10000 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 \$1000 of insurance rate \$10000 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.
- Windstorm and Hail Deductibles for Form 3: Blanket Limits deviation (KIP only).
- HE-7W/HE-40 deviation by territory for KIP only: Territory 40 - 1.20, Remainder of State 1.25.
- HE-7W/HE-40 & HE-20 deviation by territory for KIP only: Territory 40 - 1.25, Remainder of State 1.30.
- HE-7W/HE-40 & HE-21 deviation by territory for KIP only: Territory 40 - 1.30, Remainder of State 1.35.
- Deferred Premium Payment Plan: \$1 charge for electronic funds transfer.
- 7% Kemper Network Discount: Certain criteria apply. Eff. 1-22-01

American Modern Home Insurance Company:

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

American Motorists Insurance Company:

- All Forms: Optional Higher Deductibles deviation.
- Personal Property Replacement Cost: Increase Coverage C at \$1 per \$1000. Add \$10 surcharge.
- New Home Credit Discount: 0 - 10+ yrs. of age: Credit varies 0% - 20%.
- Premium Credits for Protective Devices.
- All Forms, except 3w/15: \$100 deductible: Waive minimum premium.
- Form 4: Base Rate Deviation 10%
- Form 6: Base Rate Deviation - 20%.
- Higher limits for credit cards, fund transfer card, forgery & counterfeit money coverage (KIP only): Limit of \$5000 included at no additional charge: \$7500 + \$1, \$10000 + \$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):** Replacement cost contents coverage included at no additional charge.
- **Form 3: Special Personal Property Coverage:** Factor 1.10 applies to base premium.
- **Form 6: Special Personal Property Coverage:** Factor 1.20 applies to base premium.
- **Form 4: Building Additions & Alterations Increase: KIP & Monoline:** Each addl. \$1000 rate \$10000 Form 4 premium x .08.
- **Form 6: Coverage A Dwelling Basic and Increased Limits Special Coverage:** Each additional \$10000 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 \$1000 of insurance rate \$10000 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.
- **Windstorm and Hail Deductibles for Form 3: Blanket Limits deviation (KIP only).**
- **HE-7W/HE-40 deviation by territory for KIP only:** Territory 40 - 1.20, Remainder of State 1.25.
- **HE-7W/HE-40 & HE-20 deviation by territory for KIP only:** Territory 40 - 1.25, Remainder of State 1.30.
- **HE-7W/HE-40 & HE-21 deviation by territory for KIP only:** Territory 40 - 1.30, Remainder of State 1.35.
- **Deferred Premium Payment Plan:** \$1 charge for electronic funds transfer.
- **7% Kemper Network Discount:** Certain criteria apply. Eff. 1-22-01

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; \$1000 - .79; \$2500 - .62.
- Forms 1, 2, & 3: Increase in Coverage C; \$1 per \$1000.
- 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; \$1000 - .77; \$2500 - .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.
- Installment 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: Optional Higher Deductibles Factors.
- Personal Property Replacement Cost: Increase Coverage C at \$1 per \$1000. Add \$10 surcharge.
- Mature Homeowners Credit: 5% applies to base premium when named insured is 55 yrs. of age & an adult is home during the day.
- New Home Credit Discount: 0 - 10+ yrs. of age: Credit varies 0% - 20%.
- Premium Credits for Protective Devices: Credit varies by protection class & territory.
- All Forms, except 3w/15: \$100 deductible: Waive minimum premium.
- Form 3: Base rate deviation based on protection class & territory. Credit varies 0%-22%.
- All Forms except 3w/15 & 6w/1731: \$250 theft deductible/ \$100 deductible all other perils: Waive minimum premium.
- Form 4: Base Rate Deviation - 19%.
- Form 6: Base Rate Deviation - 28%.
- Higher limits for creditcards, fund transfer card, forgery & counterfeit money coverage (KIP only): Limit of \$5000 included at no additional charge: \$7500 + \$1, \$10000 + \$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.
- Additional Amounts of Insurance (KIP only): 25%-.01, 50%-.02.
- Blanket Property Limit (KIP only): Replacement cost contents coverage included at no additional charge.
- Form 3: Special Personal Property Coverage: Factor 1.10 applies to base premium.
- Form 6: 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 & Alterations Increase: KIP & Monoline: Each addl. \$1000 rate \$10000 Form 4 premium x .08.
- Form 6: Coverage A Dwelling Basic and Increased Limits Special Coverage: Each additional \$10000 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 \$1000 of insurance rate \$10000 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.
- Windstorm and Hail Deductibles for Form 3: Blanket Limits deviation (KIP only).
- HE-7W/HE-40 deviation by territory for KIP only: Territory 40 - 1.20, Remainder of State 1.25.
- HE-7W/HE-40 & HE-20 deviation by territory for KIP only: Territory 40 - 1.25, Remainder of State 1.30.
- HE-7W/HE-40 & HE-21 deviation by territory for KIP only: Territory 40 - 1.30, Remainder of State 1.35.

- **Deferred Premium Payment Plan: \$1 charge for electronic funds transfer.**
- **7% Kemper Network Discount: Certain criteria apply. Eff. 1-22-01**

American Spirit Insurance Company:

- **Form 2 & 3: 5% Loss free credit when criteria is met.**
- **Form 3: Increase in Coverage C Limit; \$1 per \$1000.**
- **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.**

American Spirit Insurance Company (Con't.):

- **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; \$200001 & over \$500-15%; \$1000-21%; \$2500-30%; 0-\$200000 \$500 - 15%, \$1000-21%; \$2500-38%.**
- **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 \$2500 limit-no charge; \$5000-\$1; \$7500-\$3; \$10000-\$4.**
- **Form 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.**
- **Forms 4 & 6: \$100 deductible; Minimum additional charge \$10 in lieu of \$30.**
- **One family premiums for all Section I & II coverages will apply regardless of number of families.**
- **Forms 2 & 3: Dwelling under construction credit of 20% applies during first yr. if certain requirements are met.**
- **Form 6: Coverage A increased limits; Basic coverage rate per \$1000 increase \$2.70.**
- **Renewal credit for consecutive years insured with American States Group: 3-5 yrs. - 5%; 6 or more yrs. - 10%.**
- **Protective Devices: Credit factors vary .98 to .85.**
- **Forms 2, 3, 4 & 6: Unscheduled jewelry & furs (HO-65) \$2500 increased limit - \$33; \$4000 increased limit - \$60.**
- **Forms 2, 3 & 8: Fixed deductible credits; \$500 - 9%; \$1000 - 17%.**
- **Forms 4 & 6: Fixed deductible credits; \$500 - 10%; \$1000 - 23%. Eff. 12-12-91**

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%; \$1000 - 24%.**

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

Amerisure Insurance Company:

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

Amerisure Mutual Insurance Company:

- All Forms: Minimum additional charge of \$30 for \$100 deductible is waived.
- Multi-Policy Credit: Forms 2, 3 & 6 - 15% multi-policy credit to all homeowners rates & premiums when automobile policy is written with Amerisure Group.
- Form 6: Relativity is .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%; \$1000-21%; \$2500-30%.
- Forms 4 & 6: Fixed dollar amount deductible credits; \$500-13%; \$1000-28%; \$2500-42%.
- 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 amt.;\$0 -\$181000 & 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;\$1000 - .75; \$2500 - .61.**
- **Personal Property Increased Limits charge per \$1000; 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 Hail Deductible: Credit & surcharge vary.**
- **Earthquake: Ordinance or Law increased amount of insurance (Does not include basic, only increased amount).**
- **Sinkhole Collapse Coverage:All Forms exceptHO-6; Increased amount of coverage (Does not include basic, only increased amount). Eff. 9-7-00**

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%;\$1000-20%;\$2500-30%. Credit applies to company base premium.**
- **HO-3w/15 Key Premium: Multiply HO-3 key premium by factor of 1.08.**
- **Discount of Replacement Cost on Contents: Surcharge of 10% to HO-3 company base premium.**
- **Form 4 & 6: Deductible credits all territories; Credits for Coverage C \$10000 & above, \$500-10%,\$1000-20%, \$2500-30%. Credit applies to company base premium. Eff. 6-1-93**

Associates Insurance Company:

- **Forms 1, 2, 3 & 3 w/15: Amount of insurance credit; \$40000 - 2%; \$45000 - 4%; \$50000 - 6%; \$55000 - 8%; \$60000 - 11%;\$65,000 - 14%; \$70000 - 17%; \$75000 & 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**

Association Insurance Company:

- **Deviation by Cov. A limit \$100000 & above - 30% credit.**
- **Forms 1, 2 & 3: Replacement Cost Cov. HO-290; Personal property incr. limits charge \$1 per \$1000; Waive 5% surcharge.**
- **New Home Credit: Cov-A amount \$100000 & above; Age of dwelling 0-5 yrs - 15%, 6-10 yrs - 10%, 11-15 yrs - 5%.**
- **44% deviation off N.C. Rate Bureau Rates if Cov. A amount is \$100000 or above for all SAS Institute Inc. Employees. Eff. 1-1-96**

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 \$1000 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; \$1000-.75; \$2500-.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**

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%.Min. 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: \$1000 limit no charge; \$2500-\$2; \$5000-\$3; \$7500-\$4; \$10000-\$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; \$10000 & 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: 5% credit applies to primary, secondary & seasonal residence when named insured has both a private passenger auto policy & homeowners policy written with an 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.**

Auto Owners Insurance Company (Con't.):

- **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. 6-1-00**

Automobile Insurance Company of Hartford, Conn.:

- **Protective Device Deviation: Credit varies 1% - 13%.**
- **Deductible Credits: Varies by amount of deductible.**
- **Forms 2, 3, 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Refrigerated Personal Property: \$10 charge waived.**
- **Forms 2, 3, 3w15, 4 & 6: 5% Account Credit.**
- **Forms 2 & 3: Inflation Guard Premium waived.**
- **Geico Sponsored Account Discount: 3% credit.**
- **Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00**

Balboa Insurance Company:

- **Age of Dwelling Credit: 0 - 9 yrs. of age: Credit varies 2% - 20%.**
- **Base Rate Deviation by territory.**
- **Deductible Factors Deviation: Credit varies.**
- **Protective Device Credits: Credit varies 2% - 13%: Credits cannot be combined.**
- **Personal Property Replacement Cost: \$20 minimum premium is deleted. Eff. 2-1-01**

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%; \$1000 - 25%; \$2500 - 40%.**
- **Rate for increase in Coverage C; \$2 per \$1000.**
- **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; \$1000 - .83; \$2500 - .75. Forms 4 & 6 - \$500 - .90; \$1000 - .77; \$2500 - .63.**
- **All Forms, except 4 & 6: \$250 deductible; Multiply base premium by factor of .9625. Eff. 4-1-95**

Boston Old Colony 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%; \$1000-35%; \$2500-45%.**
- **Forms 4 & 6: Coverage C - all amounts; \$250-13%; \$500-28%; \$1000-42%; \$2500-53%. Eff. 1-1-86**

CGU Insurance Company of New Jersey:

- **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%; 10 yrs. -6%; 11 yrs. -4%; 12 yrs. -4%; 13 yrs. -2%; 14 yrs. -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; \$1000 - .77.**
- **Forms 1, 2, 3 & 3w/15: Personal Property Increased Limits; \$1 per \$1000 of insurance.**

CGU Insurance Company of New Jersey (Con't.):

- **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, public protection class & territory: Variable credits.
- Forms 1, 2, 3 & 3 w/15: New Home Credit: Credit varies 2%-18% for homes new to 10 yrs. of age.
- Forms 2, 3, 3 w/15 & 6: 5%-10% Package Credit if company carries private passenger automobile/homeowners coverage based on territory.
- Forms 2 & 3: Personal Property Replacement Cost surcharge factor 1.02.
- Optional Higher Deductibles Deviation.
- Installment Payment Plan: \$1 each installment for Electronic Funds Transfer.
- Forms 4 & 6: Deviation by amount of insurance: Credits vary. Eff. 10-1-00

The Charter Oak Fire Insurance Company:

- Protective Device Deviation: Credits vary 1% - 13%.
- Forms 2, 3 & 3w15: 5% Account Credit.
- Forms 2, 3 & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.
- Forms 2, 3 & 3w15: Loss Free Credit: 3+ yrs. loss free 5% credit.
- Form 3w/15: 10% Additional premium charge.
- Base Rate Deviation: Credit varies depending on territory.
- Coverage A Relativities based on Coverage A amount & territory.
- Deductible Credits: Credit varies by amount of deductible.
- Refrigerated Personal Property: \$10 charge waived.
- Forms 2, 3 & 3w15: Final premium adjustment factor of .92.
- Forms 2 & 3: Inflation Guard: Premium charge waived.
- Forms 3: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00

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 \$1000 increased Coverage C above 50% of Coverage A.
- Protective Device credits vary 1% - 12%.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage; \$2500 limit no charge; \$5000 limit \$1; \$7500 limit \$3; \$10000 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 \$1000 for increased Coverage C above 70% of Coverage A.
- Protection Device credits vary 1% - 12%.
- Credit Card Fund Transfer Card, Forgery & Counterfeit Money coverage: \$2500 limit - no charge; \$5000 limit \$1; \$7500 limit \$3; \$10000 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.

The Cincinnati Insurance Company (Con't.):

- Homeowners Enhancement Deviation.
- Watercraft Liability Deviation Eff. 4-1-01

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%; \$1000-35%; \$2500-45%.
- Forms 4 & 6: Deductible credits; Coverage C all amounts; \$250-13%; \$500-28%; \$1000-42%; \$2500-53%.
- 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; \$50000 - \$225000 & above credit varies 9% - 39%. Eff. 12-9-88

Commercial Union Insurance Company:

- Forms 1, 2, 3: Fixed dollar amount deductibles; \$500-15%; \$1000-21%; \$2500-38%.
- Forms 4 & 6: \$500-10%; \$1000-23%; \$2500-37%.
- 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.
- Forms 2 & 3: Personal Property Replacement Cost; Charge to increase Coverage C to 70% of Coverage A; \$1 per \$1000.
- 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 \$10000 - x .080 x HO-4 Key Premium. If HO-0477 is endorsed on to policy; HO-4 Key Factor for each additional \$10000 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 Hail 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.
- Forms 2 & 3: Personal Property Replacement Cost; Charge to increase Coverage C to 70% of Coverage A; \$1 per \$1000.
- 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%; \$1000-21%; \$2500-38%.
- 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: \$250000 - \$500000. 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%; \$1000 - 17%; \$2500 - 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; \$10000 - \$110000 - 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 \$1000 - \$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.
- Per Prop Replacement: All Forms; Increase Cov 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.
- Forms 4 & 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. 3-1-00

Continental National Indemnity Company:

- Form 3: Age of Dwelling Discount: 0 - 9 yrs. of age: Credit varies 2% - 20%.
- Account Credit Program: .85 factor applies when both the homeowner & auto policy is written through CNIC.
- Deductible Credit/Charges Deviation: Credit varies by deductible amount.
- Form 6: .80 factor applied to HO-4 base premium.
- Protective Device Deviation: Credit varies 1% - 15%.
- Forms 3, 4 & 6: Eliminate minimum premium for Replacement Cost Coverage.
- Form 3: Additional Limits of Liability for Coverages A, B, C & D: 6% applies to base premium when certain criteria is met.
- Form 3: Personal Property Replacement Cost will be 5% of base premium, no minimum additional premium & no charge to increase Coverage C when certain criteria is met.
- Form 3: Personal Injury charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Water Back-Up of Sewers or Drains, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Credit Card, Fund Transfer Card, Forgery & Counterfeit Money, to increase coverage charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Special Computer Coverage, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Coverage C Increased Special Limits of Liability, charge will be deleted when certain coverages & increased limits options are selected.
- Form 3: Fire Department Service charge will be increased to \$1000 when certain coverages & increased limits options are selected.
- Form 3: Increasing Coverage D to 30% of Coverage A, charge will be deleted when certain coverages & increased limits options are selected.

- **Form 3: Coverage A Relativities Deviation: Credit varies 3.8% - 6.5%.**
- **Form 3: Ordinance or Law-Increased Amount of Coverage will be 4% of the base premium when certain coverages & increased limits options are selected.**
- **Form 3: Refrigerated Property Coverage, charge will be deleted when certain coverages & increased limits options are selected. Eff. 1-1-01**

Eagle American Insurance Company:

- **Forms 2 & 3: 5% loss free credit when criteria is met.**
- **Form 3: Increase in Coverage C limit; \$1 per \$1000.**
- **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-\$2,000,000 Deductible credits; \$500 - 15%; \$1000 - 20%; \$2500 - 30%; Policy amount \$200001 & over deductible credits; \$500-15%; \$1000-21%; \$2500-30%.**
- **Forms 2 & 3: Revised protection class/construction deviation.**
- **Protective Device Credit: Classes 1-7 credit varies 1%-15%; Classes 8-9: Credit varies 1%-8%.**
- **Forms 2 & 3: Charge for contents all risk coverage deviated by 50%.**

Eagle American Insurance Company (Con't.):

- **Credit Card, Forgery & Counterfeit Money \$2500 limit no charge, \$5000-\$1; \$7500-\$3; \$10000-\$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 - 10 yrs. of age; Credit varies 2% - 25%.**
- **Replacement or Repair Cost: Coverage A (HO-500); \$1 charge.**
- **Protective Device Credits: Credits vary 2% - 15%.**
- **Silverware, Goldware & Pewterware: Additional premium for each \$500 increase - \$2.**
- **Firearms: Additional premium for each \$100 increase - \$1.**
- **Forms 2, 3, 4 & 6: 10% Multi-Policy Discount.**
- **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 \$5000 not to exceed \$1000 for any one article; \$12 for each \$1000 increase.**
- **Additional Wind & Hail Deductible factor of .05. Eff. 4-30-01**

EMCASCO Insurance Company:

- **Forms 2 & 3: 23% downward base rate 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 2 & 3: Personal Property Replacement Cost Coverage C: Use 1.00 factor: Forms 4 & 6: Use 1.40 factor.**
- **Forms 2 & 3: Flat deductible credits: \$500-12%; \$1000-30%; \$2500-40%; Forms 4 & 6: \$500-15%; \$1000-32%; \$2500-45%.**
- **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 premium per policy.**
- **Renovated Dwelling Credit: Variable credits when criteria is met.**
- **Installment Payment Plan: Charge for installments are waived for Electronic Fund Transfer. Eff. 1-15-01**

Employers Mutual Casualty Company:

- **Forms 1, 2 & 3: Fixed dollar amount deductible; \$500 - 12%; \$1000 - 30%; \$2500 - 40%.**
- **Forms 4 & 6: Fixed dollar amount deductible; \$500 - 15%; \$1000 - 32%; \$2500 - 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 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 Cost: 12% surcharge includes increase in Cov. C to 70% of Cov. A.**

Erie Insurance Exchange (Con't.):

- **Forms 4 & 6: Personal Property Replacement Cost: 30% surcharge.**
- **Forms 2, 3, 8 & HE-7: Deductible factors: \$500 - .88; \$1000 - .76; \$2500 - .72.**
- **Forms 4 & 6: Deductible factors: \$500-.83; \$1000-.69; \$2500-.63.**
- **Protective Device Credit Deviation: Credit varies 1% -7%, with a maximum credit of \$75.**
- **New Home Discount: Credits vary 2% - 25% for new to 9 yrs. of age.**
- **Form 4: Building Addition & Alterations: HO-51 - \$4 per \$1000 increased limits.**
- **Specified Additional Amount of Insurance for Coverage A only(HO 32): \$1 charge..**
- **Forms 4 & 6: Loss of Use Increased Limits; \$4 per \$1000.**
- **All Forms, except HE-7: Increased Special Limits of Liability HO-65, HO-211: Reduced charges.**
- **Landlord's Furnishings: \$17 for \$1000 limit regardless of number of units.**
- **Form 6: Units Rented to Others HO-33: Charge 25% of base premium.**
- **Outboard Motors & Watercraft Deviation: Outboard, inboard & inboard-outboard less than 50horsepower-deviation 100%.**
- **Multi-Policy Discount: 10% credit applies when criteria met.**
- **Rented Personal Property: No charge.**
- **Waterbed Liability HO-400: No charge.**
- **HE-7: Personal Property Increased Limits; \$2 per \$1000.**
- **Business Pursuits: No charge.**
- **Refrigerated Property Coverage: Charge waived. Eff. 9-1-00**

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: Credit varies 0% - 7%.
- 9 & 9s Protection - Construction Factors Deviation by territory: 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, except 4 & 6: Credits vary.
- Wind Storm or Hail Deductible Deviations: All Forms, except 4 & 6.
- Loss Assessment Coverage Deviation: Forms 3 or 6w/HO1732.
- Loss of Use Deviation/Increased Limit: Rate per \$1000 - \$3.
- Other Structures Increased Limit Deviation: Rate per \$1000 - \$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. 3-16-01

Federal Insurance Company:

- Form 3w/15: 17.3% credit.
- Elimination of maximum credit for protective devices.
- 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 \$1000; Form 3w/15-\$1.50 per \$1000 of coverage.
- Forms 2 & 3: Additional Amount of Insurance Option: 25%-\$1 surcharge; 50%-\$2 surcharge; Premium \$5. Eff. 1-19-01

Federated Mutual Insurance Company:

- Forms 1, 2, 3 & 3w/15: New Home Credit: 14% dwellings 0-1 yr. old; 2% less credit each added yr.; applies to \$250 deductible basic premium & premium for amended Coverage C limit.
- Forms 1, 2, 3 & 3w/15: Fixed dollar amount deductibles; \$100 +10%; \$500 -10%; \$1000 -20%; \$2500 -30%.
- Forms 4 & 6: Fixed dollar amount deductibles; \$100 +10%; \$500-15%; \$1000-30%; \$2500-40%.
- Forms 1, 2, 3 & 3w/15: Deviation by policy amount varies 0%-25%.
- Form 4: 10%.

Federated Mutual Insurance Company (Con't):

- 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 increase is .9 times applicable premium each additional \$1000 column in basic premium chart for Coverage 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 \$1000.**
- **Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.**
- **All Forms, except 4, 6 & 8: New Home Discount; 1 yr.-20%; 2% less credit each added yr. to 9th yr. Eff. 4-15-00**

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: H0 3211 - \$5 premium charge.**
- **Deductible Credits.**
- **Increase in Coverage C: Reduced rate per \$1000.**
- **Multi-Policy Discount: 10% credit when private passenger auto policy is also purchased with USF&G.**
- **All Forms, except 4, 6 & 8: New Home Discount; 1 yr.-20%, 2% less credit each added yr. to 9th year.**
- **Forms 2, 3 & 3w/15: Protection Class Deviation. Eff. 4-15-00**

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%.**

Firemans Fund Insurance Company (Con't.):

- **All Forms, except 4 & 6: Deductible Credits; \$500 -10%; \$1000 -20%; \$2500-30%. Credits applies to Companybase 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 \$10000 & above, \$500 -10%, \$1000 -20% \$2500 -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%; \$1000-35%; \$2500-45%.
- Forms 4 & 6: Coverage C: All amounts; \$250-13%; \$500-28%; \$1000-42%; \$2500-53%. 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; \$1000 - .76; \$2500 - .73. \$20000-\$400,000 - \$500 ded - .89; \$1000 - .80; \$2500 - .77. Over \$400,000 - \$500 - .92; \$1000 - .86; \$2500 - .83. Eff. 10-1-97

First National Insurance Company of America:

- Forms 3 & 4: Base Key Premium by territory deviation.
- Policy Amount by territory Relativities deviation.
- Newer Home Credit: Homes which are less than seven yrs. old receive a credit of 2%-20%, depending on age.
- Forms 3, 4, 6, HE-7 & HE-21: Deductible Deviations.
- All Forms: Renewal Credit: Certain criteria apply.
- All Forms: Account Credit: Certain criteria apply.
- Protective Device Credit: Credit varies 2%-15% with a maximum credit for any combination of \$150.
- Condominium Unit-Owners Coverage A Increased Limits & Special Coverage Deviation.
- All Forms: Business Pursuits (HO 24 71): Charge deleted.
- Increased Limits of Personal Property: Automatic increase to 70% of Coverage A.
- Landlord's Furnishings (HO 32 21): Can be increased to \$5000 with burglary coverage added: \$10 charge per policy.
- Additional Limits of Liability for Coverages A, B, C & D (HO 32 11): \$5 per policy.
- Ordinance or Law Coverage (HO 04 77): Increase to a total of 100% of Coverage A.
- Personal Property Replacement Cost (HO 04 90): Waiver of minimum premium.
- Increase Special Limits-Jewelry (HO 04 65)/Additional Coverage-Unscheduled Jewelry (HO 32 27) Deviation.
- All Forms: Medical Payments/Other Exposures/Higher Limits Deviation.
- Other Insured Locations Occupied by Insured: 2 family house will be charged as a 1 family house.
- Additional Residence Rented to Others (HO 24 70) Deviation.
- Outboard Motor & Watercraft Liability Deviation.
- Enhancement Program Surcharge Deviation.
- Personal Liability/Residence Premises Deviation.
- Special Personal Property Coverage (HO 00 15)/Unit Owners Coverage (HO 1731): Coverage C may be extended to include additional risks of physical loss.
- Installment Payment Charge: \$2 per installment except when paying in full or via electronic funds transfer. Eff. 7-1-00

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%; 13yrs.-2%; 14yrs.-2% .
- All Forms: Fixed Dollar Amount Deductible Factors; \$500 - .90; \$1000 -.77.
- Forms 1, 2, 3 & 3w/15: Personal Property Increased Limits; \$1 per \$1000 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:

- Deductible Debit/Credits Deviation.
- Form 3: New Home Credit: Credit varies 2% - 20% to 6th yr.
- Protective Devices Deviation: Credit varies 2%-15% with a maximum credit of \$150.
- All Forms: Business Pursuits (HO 24 71): Delete charge.
- Credit Card Forgery & Counterfeit Money Coverages (HO 04 53): Delete \$1 charge for \$1000 limit.
- Personal Injury (HO 24 82): Included at no charge.
- Increased Limits of Personal Property: Personal property limit is increased to 70% of Coverage A limit without charge. Further increase limits may be purchased at a charge.
- Increased Special Limits - Jewelry (HO 04 65): When increased special limits of liability are purchased for jewelry, HO 32 27 will be automatically added with no additional charge.
- All Forms: 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 24 70): Limit of Liability \$100,000 - \$1,000,000: Premium charge varies.
- Personal Liability - Residence Premises Deviation: Increased Limits: Coverage E base \$300,000: Coverage F no charge.
- Outboard Motors & Water Craft: Reduced premiums based on limits, length and horsepower.
- All Forms: Account Credit: 10% credit when new - 2 yrs.: 5% credit when 3+ yrs.: for total policy premium when insured has a Safeco auto policy also..
- Ordinance or Law Coverage (HO 04 77) Deviation for Quality Plus Form, Quality Crest Form & Condominium Form.
- Special Personal Property Coverage HO-00 15 & HO-17 31: Quality Plus Form & Condominium Form- Increase basic premium 8%. Quality Crest Form automatically included.
- Personal Property Replacement Cost (HO 04 90): \$20 minimum charge is waived.
- Base Key Premium by Territory Deviation: Variable Credits.
- Enhancement Program Surcharge: HE7 w/HE21-\$250 deductible-35% surcharge: \$1000 base deductible-8% surcharge.
- Installment Payment Charge: \$2 each installment.
- Policy Amount Relativities Deviation: Variable Credits.
- Renewal Credit: All Forms: 3-5 yrs. - 5%; 6yrs.+ - 10%.
- Landlord's Furnishing (HO 32 21): \$10 premium per policy to increase coverage to total \$5000 with burglary coverage added.
- Condominium Unit Owners Coverage A Deviation/Increased Limits & Special Coverage \$2000 of Coverage A provided at no additional charge.
- Additional Limits of Liability for Coverages A, B, C, & D (HO 32 11): 5% charge. Eff. 7-1-00

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: \$1000 increase is .9 times the applicable premium under each additional \$1000 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.

Glens Falls Insurance Company (Con't.):

- 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: \$8 per policy.
- Protective Device Credits: Credit varies 2% -15%.
- Optional Higher Deductible Factors: All Forms, except 4 & 6: \$500-.89; \$1000-.79; \$2500-.72: Forms 4 & 6 - \$500-.89; \$1000-.77; \$2500-.63.
- Forms 2 & 3: Personal Property (Coverage C) Replacement Cost: Coverage A amount under \$100,000 - 11% surcharge; Over \$100,000 - 8% surcharge. Forms 4 & 6: 40% surcharge.
- Forms 2, 3, 3w/15, HE 7/HE 21 & 6: Optional Coverage Premium Discount; Factor varies based on territory.
- 5% Preferred Customer Renewal Credit: Certain criteria apply.
- 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 0%-17%.
- Group Mass Marketing Discount: 10% applies to all coverages: Certain criteria apply.
- New Home Discount: New to 10 yrs. of age - 2% to 20% deviation. Eff. 3-1-01

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 \$1000 of coverage.
- Installment Payment Plan: Waive the charge of \$3 first installment if first payment received with application.
- Form 4 & 6: Waterbed Liability Endorsement: No premium charge. Eff. 3-1-95

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; 0-1 yr. - 20%; 2% less each yr. to 10th yr.; 11+yrs. - 0%.
- Forms 2, 3 & 3w/15: 20% to base rates applies to Coverage A amount of more than \$125,000.
- Continuous Policyholder Discount Program: 0-2 yrs.-0%credit; 3-5 yrs.-5%credit; 6+ yrs.-10% credit.
- 10% deviation on base rates for Alamance & Caswell Counties in Territory 35.
- Personal Property Increased Limits Rate Deviation. Eff. 4-1-00

Grangers Mutual Insurance Company:

- Deviation by policy size: Below \$50,000 - 5%; \$50,000-\$99,999 - 15%; over \$99,999 - 25%.
- New Home Discount; 0-5 yrs. - 15%; 6-10 yrs. - 10%. Eff. 1-1-95

Granite State Insurance Company:

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

Graphic Arts Mutual Insurance Company:

- Forms 2 & 3: Add'l. Amount of Insurance - Endt. HO 3220 25% factor 1.002; 50% factor 1.003; endt. HO 3211 factor 1.006.
- Forms 1, 2 & 3: Replacement Cost on Contents; Increase Coverage C to 70% of Coverage A for no additional charge. 5% surcharge is to be added to the total base premium.
- Forms 4 & 6: Coverage C increased to 40% at no additional charge.
- Forms 1, 2, 3 & 3w/15: Age of Dwelling Credit; 20% 1 yr. old; less 2% credit each added yr. to 10th yr.
- Account Credit: 10% applies to Homeowners Key Premiums provided insured also has accompanying Personal Auto Policy in Utica Mutual or Graphic Arts Mutual Insurance Company.
- Retirement Credit: 5% when insured has an owners form, is age 55 or older & retired.
- Deadbolt Lock Credit: 3%.
- Smoke Detector Credit: 3%.
- 21.2% deviation for territories 38 & 39: 10% for territories other than 38 & 39.
- 15% deviation for employees of Utica National Insurance Group.
- Homeowners Non-Smokers Discount: 10% discount applies to basic premium.
- 5% deviation for fire fighter training & smoke detectors.
- 5% payroll deduction provided the named insured is employed through an employer in the Company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group.
- HO Extension Package: Certain criteria apply. Eff. 10-1-99

Great American Assurance 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 \$1000 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; \$5000 limit \$1; \$7500 limit \$3; \$10000 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%; \$1000-20%; \$2500-30%.
- Deductible Credits: Form 4 & 6; \$500-10%; \$1000-23%; \$2500-37%.

- **Policy Amount Relativities Forms 4 & 6:** Each additional \$1000 above \$15000 amount of Insurance - relativity 0.074.
- **Mature 45 Discount:** 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

Great American Insurance Company:

- **Forms 2 & 3: New Home Credit:** 20% current yr. 2% less credit each added yr. up to age 9 yrs.
- **Form HO 6:** 25% downward deviation applies to HO-4 base premium - all territories except 04. 10% downward deviation applies to HO-4 base premium territory 4.
- **Form 3:** Increase in Coverage C Limit; \$1 per \$1000.
- **Forms 4 & 6:** Replacement Cost on Contents; Reduce surcharge to 35%.
- **Protective Devices Credits:** Classes 1 - 7 - credits vary 1%-15%; Classes 8 & 9 - credits vary from 1% - 8%.
- **Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage (HO-53);** \$2,500 limit - no charge, \$5000 - \$1; \$7500 - \$3; \$10,000 - \$4.
- **Forms 2 & 3:** Revised policy amount Relativities by territory.
- **Forms 2 & 3:** Revised protection/construction Relativities.
- **Forms 4 & 6:** Policy amount Relativities revised for amounts above \$15,000 - each additional \$1000 - .074.
- **Loss Free Credit:** 5% credit applies when criteria is met.
- **Contents all risk coverage (HO-15):** Premium deviated by 50%.
- **Multi-Policy Credit 5%** applies HO non-seasonal & primary dwelling when auto policy in force with Great American Group.
- **Forms 2 & 3:** Base rate deviations by territory: Credit 0% - 24.4% based on territory & county.
- **Forms 2 & 3:** Deductible credits: \$500 - 10%; \$1000 - 20%; \$2500 - 30%.
- **Forms 2 & 3:** Mature 45 Discount: 5% credit when certain criteria is met.
- **Forms 4 & 6:** Deductible credits: \$500 - 10%; \$1000 - 23%; \$2500 - 37%. Eff. 5-7-93

Great American Insurance Company of N.Y.:

- **Form 3: Coverage C increased limit; \$1 per 1000 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%; \$1000 - 20%; \$2500 - 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: \$2500 limit; No charge. Eff. 7-20-92**

Hanover American Insurance Company:

- **Age of Dwelling Credit: All Forms, except 4 & 6: Credit varies 0%-2.4% for Dwellings 1-7 yrs. of age.**
- **Mature Homeowners Credit: All forms: 5% credit applies when certain criteria is met.**
- **Premises Alarms & Protective Device Credits: Credit varies 0%-11.5%.**
- **Deductible Credits: All forms, except 4, 6 & HE-7.**
- **Deductible Credits: Forms 4 & 6.**
- **Windstorm & Hail Deductible Credits: All forms, except 4 & 6.**
- **Personal Property Replacement Cost on Coverage C: All forms, except 4 & 6: Minimum premium of \$20.**
- **Personal Property Replacement Cost on Coverage C: Forms 4 & 6: Minimum premium of \$25.**
- **Non-Smoker Discount: All forms: 10% credit.**
- **10% Account Credit: All forms.**
- **Loss of Use-Increased Limits: All forms: Additional charge \$4 per \$1000 increase.**
- **Condominium Unit Owners-Coverage A Dwelling: Basic & Increased Limits: \$3 per \$1000 increase: 1st \$5000 increase no charge.**
- **Reduced Watercraft Liability Rates: All forms.**
- **Personal Property , Increased Limits-\$1 per \$1000 increase: All forms, except 4 & 6.**
- **Special Personal Property: Reduced Charge for Form 3w/15.**
- **Electronic Funds Transfer Plan Discount: All forms.**
- **Group Modification Plan Discount: All forms: Credit varies 0%-13.5%.**
- **Direct Bill Policies: All forms: \$1 per installment.**
- **Territorial Deviation: Forms 4 & 6: 7% deviation.**
- **Territorial Deviation: All forms, except 4 & 6: Credit varies 0%-18.1%. Eff. 7-15-00**

Hanover Insurance Company:

- **Age of Dwelling Credit: All Forms, except 4 & 6: Credit varies 0%-2.4% for Dwellings 1-7 yrs. of age.**
- **Mature Homeowners Credit: All forms: 5% credit applies when certain criteria is met.**
- **Premises Alarms & Protective Device Credits: Credit varies 0%-11.5%.**
- **Deductible Credits: All forms, except 4, 6 & HE-7.**
- **Deductible Credits: Forms 4 & 6.**
- **Windstorm & Hail Deductible Credits: All forms, except 4 & 6.**
- **Personal Property Replacement Cost on Coverage C: All forms, except 4 & 6: Minimum premium of \$20.**
- **Personal Property Replacement Cost on Coverage C: Forms 4 & 6: Minimum premium of \$25.**
- **Non-Smoker Discount: All forms: 10% credit.**
- **10% Account Credit: All forms.**
- **Loss of Use-Increased Limits: All forms: Additional charge \$4 per \$1000 increase.**
- **Condominium Unit Owners-Coverage A Dwelling: Basic & Increased Limits: \$3 per \$1000 increase: 1st \$5000 increase no charge.**
- **Reduced Watercraft Liability Rates: All forms.**
- **Personal Property Increased Limits-\$1 per \$1000 increase: All forms, except 4 & 6.**
- **Special Personal Property: Reduced Charge for Form 3w/15.**
- **Electronic Funds Transfer Plan Discount: All forms.**

- **Group Modification Plan Discount: All forms: Credit varies 0%-13.5%.**
- **Direct Bill Policies: All forms: \$1 per installment.**
- **Territorial Deviation: Forms 4 & 6: 7% deviation.**
- **Territorial Deviation: All forms, except 4 & 6: Credit varies 0%-18.1%. Eff. 7-15-00**

Harbor Specialty Insurance Company:

Preferred: Homes 25 yrs. of age or less insured for \$50,000 or more.

Harbor Speciality Insurance Company (Con't):

- **Form 3: Base Rate Deviation by territories; Credit varies 20.2% - 24.3%.**
- **Form 4: Credits off Key Premiums; 2% Alamance County.**
- **Form 6: Base Rate Deviation by territories; Credit varies 19.4% - 22%.**
- **Form 3: Replacement Cost Protection (HO-500): Charge \$1 in lieu of \$5 when requirements are met.**
- **Form 3: Protective Devices Credit; Class 1-9, credit varies 2%-15%.**
- **Form 3: New Home Credit; 0-1 yr. old - 21%; 1% less credit each added yr. thru 8th yr.; 9 yrs. - 12%; 10 yrs. - 10%; 11 yrs. - 8%; 12 yrs. - 6%; 13 yrs. - 4%; 14 & 15 yrs. - 3%. Credit applicable to annual premium.**
- **Form 3: Personal Property Increased Limits; \$.50 per \$1000 of insurance.**
- **Form 3: Deductible Credits; \$500 ded. - 10%; \$1000 - 20%.**
- **Forms 3, 4 & 6: 20% deviation for policies written as part of Personal Protection Package Policy.**
- **Forms 4 & 6: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 23%.**

Standard: Form HO-3 only - Homes 25 years of age or older and/or insured for less than \$50,000.

- **Form 3: Credit off Key Premiums; 13.4% Alamance County; 9.4% territory 34; 8.6% territories 30 & 31; 11.4% territories 4, 32, 33, 36, 37, 38, 39, 40, 41, Lincoln & Rockingham County; 11.4% for remainder of Alamance County & remainder of territories. Form 3: Coverage C increased limit charge \$.50 per \$1000 of insurance.**
- **Form 3: Deductible Credits; \$500 - 10%; \$1000 - 20%.**
- **Form 3: Protective Credit; Same as for preferred.**
- **Form 3: New Home Credit; Same as for Preferred.**
- **Form 3: 20% deviation applies to HO program when written as part of Personal Protector Package Policy. Eff. 3-1-94**

Harford Mutual Insurance Company:

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

Harleysville-Atlantic Insurance Company:

- **Forms 1, 2, 3 & 8: Base rate credits; Coverage A limit \$48,000 & under \$95,000 & over; Credit varies 0.0% -27.5%.**
- **All Forms: 13%; Optional coverage rates Section I & II**
- **Forms 1, 2, 3 & 8: New Home Discount factor; 1 yr. old or less .80; Discount factor increased by .01 thru 11th yr. - discount factor increased by .02 - 12th thru 15th yr. Eff. 5-1-92**

Harleysville Mutual Insurance Company:

- **Forms 1, 2, & 3: New Home Discount; 1 yr. old or less 20%; 2-11 yrs. old 1% less credit each added yr.; 12-15 yrs. 2% less credit each added yr.**
- **All Forms: Fixed dollar amount deductibles: Credits vary by form & deductible amount.**
- **Forms 1, 2 & 3: Companion Credit Factor .95 when HO policy & private passenger auto policy written in the voluntary**

market for same policyholder.

- **All Forms: Loss Free Discount: 5% applies to primary dwelling when the homeowner has not had a paid loss during the last 3 yrs.**
- **Forms 1, 2 & 3: Personal Property Replacement Cost Coverage: Increase Coverage C limit to 70% of Coverage A at a \$1 per \$1000 increase. Apply a factor of 1.05 to adjusted base premium incl. any premium adjustment for Coverage C in excess of 70% of Coverage A. Premium per \$1000 for Coverage C in excess of 70% of Coverage A is \$2.**
- **Forms 4 & 6: Personal Property Replacement Cost: Factor of 1.35 applies.**
- **Group Mass Marketing Discount: 10% to voluntary policyholders that are members of specific group type organizations. Eff. 5-26-00**

Hartford Accident and Indemnity Company:

- **Forms 1, 2 & 3: Rate for increase in Coverage C: \$1 per \$1000 in lieu of \$2.**
- **Age of Dwelling Credit: 1 yr. of age 20%: 3% less credit each added yr.**
- **Forms 4 & 6: 10% Limited Access Credit if complex meets the protection requirements.**
- **All Forms: Protective Devices Premium Credits: Factors vary from .98-.85. for qualifying dwellings. Credits may be added together to a maximum credit factor of .80.**
- **Account Credit Factor: .90 when required criteria is met.**
- **Mature Retiree Credit Factor: .95 when required criteria is met.**

Hartford Accident and Indemnity Company (Con't.):

- **All Forms, except HO-4 & HO-6: Fixed dollar amount deductible factors; Coverage A up to \$59,999 - \$500 ded. .88; \$1000 ded. .78; \$2500 ded. .68; \$60,000 - \$99,999 - \$500 ded. .89; \$1000 ded..79; \$2500 ded. .69; \$100,000-\$200,001 & above - \$500 ded. .90; \$1000 ded. .80; \$2500 .70.**
- **Deviations by Amount of Insurance: Territories & Relativity Curves.**
- **Deviation applies for Retirement Community Homes if eligibility requirements met with limited access.**
- **Premium computation for Forms HO-4 & HO-6: Factor of .75 applies.**
- **Additional Amounts of Insurance for Forms HO-2 & HO-3. Eff: 12-1-00**

Hartford Casualty Insurance Company:

- **Age of Dwelling Credit: 1 yr. of age 20%; 3% less credit each added yr.**
- **Forms 4 & 6: 10% limited access credit if complex meets protection requirements.**
- **All Forms: Protective Devices Premium Credits: Factors vary .98-.85 for qualifying dwellings: Credits may be added together for a maximum credit factor of .80.**
- **Forms 2 & 3: Rate for increase in Coverage C: Charge \$1 per \$1000.**
- **Deviations by Amount of Insurance, Territories & Relativity Curves.**
- **Mature Retiree Credit Factor: .95 when required criteria is met.**
- **Account Credit Factor: .90 when required criteria is met.**
- **Form 3: 15% credit Retirement Community/Limited access community package when criteria is met.**
- **Forms 4 & 6: 5% deviation.**
- **Forms 2 & 3: Specified additional amount of insurance; 25% - \$1; 50% - \$2; Additional limits of liability for Coverage A, B, C & D- premium charge \$5. Eff. 12-1-00**

Hartford Fire Insurance Company:

- **Age of Dwelling Credit: 1 yr. of age 20% with a 3% less credit each added yr.**
- **Forms 4 & 6: 10% limited access credit if complex meets the protection requirements.**
- **All Forms: Protective devices premium credits: Factors vary from .85 - .98 for qualifying dwellings: Credits may be added together to maximum credit factor of .80.**
- **Forms 2 & 3: Rate for increase in Coverage C - \$1 per \$1000 in lieu of \$2.**
- **Deviations by Amount of Insurance: Territories & Relativity Curves.**
- **Account Credit: Factor of .90 applies if insured has personal auto policy written in any of the Hartford Group.**
- **Mature Retirees Credit: Factor of .95 is applied when required criteria is met.**

- **All Forms: Higher Deductible Deviation: Credits vary by amount of insurance and amount of deductible.**
- **Form 3: Retirement Community/Limited Access Community Package - 15% credit when criteria is met.**
- **Forms 4 & 6: 5% deviation.**
- **Forms 2 & 3: Additional Amount of Insurance Coverage A only; 25% - \$1; 50% - \$2. Additional Limit of Liability for Coverage A, B, C, & D - \$3 premium charge. Eff. 12-1-00**

Hartford Insurance Company of Midwest:

- **Age of Dwelling Credit: 1 yr. of age 20% with a 3% less credit each added yr.**
- **Forms 4 & 6: 10% limited access credit if complex meets the protection requirements.**
- **All Forms: Protective devices premium credits: Factors vary from .85-.98 for qualifying dwellings: Credits may be added together to maximum credit factor of .80.**
- **Forms 2 & 3: Rate for increase in Coverage C - \$1 per \$1000 in lieu of \$2.**
- **Deviations by Amount of Insurance: Territories & Relativity Curves.**
- **Account Credit: Factor of .90 applies if insured has personal auto policy written in any of the Hartford Group.**
- **Mature Retirees Credit: Factor of .95 is applied when required criteria is met.**
- **All Forms: Higher Deductible Deviation: Credits vary by amount of insurance and amount of deductible.**
- **Form 3: Retirement Community/Limited Access Community Package - 15% credit when criteria is met.**
- **Forms 4 & 6: 10% deviation.**
- **Forms 2 & 3: Additional Amount of Insurance Coverage A only; 25% - \$1; 50% - \$2. Additional Limit of Liability for Coverage A, B, C, & D - \$3 premium charge. Eff. 12-1-00**

Hartford Underwriters Insurance Company:

- **Age of Dwelling Credit: 0-1 yr. of age - 15%; 1% less credit each added yr.**
- **Forms 2, 3 & 3w/15: Personal Property Replacement Cost HO-290 reduce surcharge to 2% including the additional premium for increased Coverage C limit.**
- **Forms 4 & 6: 10% Limited Access Credit if complex meets protection requirements.**

Hartford Underwriters Insurance Company (Con't):

- All Forms: Protective Devices Premium Credits: Factor varies .98 - .85 for qualifying dwellings, credits may be added together to maximum credit factor of .80.
- Forms 2 & 3: Rate for increase in Coverage C; \$1 per \$1000 in lieu of \$2.
- Mature Retiree Credit Factor; .95 when required criteria is met.
- Forms 2 & 3: Amount of insurance deviation based on amount of insurance & territory. Credit varies.
- Forms 4 & 6: Multiply base premium by factor of .70.
- Account Credit Factor: .95 if insured has personal auto policy with same Company.
- Renewal Credit: Credit varies 1% - 5%.
- Forms 2 & 3: Specified Additional Amount of Insurance; 25% - \$1; 50% - \$2. Additional Limit of Liability for Coverage A, B, C & D- premium charge \$5. Eff. 1-1-01

Horace Mann Insurance Company:

- Forms ML 2 & 3 & Master Program: Coverage amount & territory deviations: Variable credit.
- Protective Device Credits: Classes 1-9: Credits vary from 1%-15%.
- Forms 1, 2, & 3: 8% credit if insured 100% to value & Inflation Guard Endorsement attached.
- Forms 2 & 3 & Master Program: New Home Credit; 0 or 1 yr. - 20%; 2% less credit each added yr. to 10th yr.
- Increase in Coverage C: \$1 per \$1000.
- Masters Program: Protection Class Credits; Class 7 frame - 5.0%; class 7 masonry - 3.1%; Class 8 masonry & frame - 5.0%; Class 9 masonry - 7.2%; Class 9 frame - 9.4%.
- Forms 4 & 6: Territorial Base Rate Deviation: Credit varies 9.6%-10.9%.
- Installment Payment Plan: Forms ML-3 & Master Program: Waive initial \$3 installment fee.
- Optional Section II Liability coverage for Water Craft: Variable deviation below manual rates based on boat type, horsepower, length, speed and limits.
- All Forms: Automobile/Home Discount: Variable credits when criteria is met.
- Forms ML 2 & 3 & Master Program: Deductible credits: Variable credits.
- Forms ML 4 & 6: Deductible Credits: Variable credits.
- Forms 4 & 6: Deviation on Replacement Value: 15% charge for policies with \$500 or greater deductible. \$10 minimum premium.
- Forms 4 & 6: Deductible credits.
- Masters Program: Some additional coverage included at no additional charge.
- 2% credit if insured has a Federal Flood Insurance policy placed with Company through their flood insurance replacement program.
- Downward deviation on earthquake.
- Downward deviation for silverware, goldware & pewterware.
- Downward deviation for refrigerated food spoilage.
- Downward deviation for tenant's improvement.
- Form 6: Downward deviation Coverage A increased limits.
- Downward deviation for additional residence premises rented to others.
- Downward deviation for private structures rented to others. Eff. 3-1-00

Huron Insurance Company:

- Forms 3 & 6: Base rate deviation based on territory: Variable credits.
- Form 3: Policy size relativity deviation based on territory & amount of Coverage A limits: Variable credits.
- Fixed dollar amount deductible factors for all forms, except 4 & 6: \$500 - .88; \$1000 - .76; \$2500 - .65.
- Forms 1, 2 & 3: Companion Credit Factor of .95 applies when HO policy & private passenger auto policy written in voluntary market & same policyholder.
- All Forms: Loss Free Discount: 5% applies to primary dwelling when the homeowner has not had a paid loss during last 3 yrs.
- All Forms: Deviation on Personal Property (Coverage C) Replacement Cost Coverage.
- Forms 6: Personal Property Replacement Cost: Factor of 1.35 applies.
- Group Mass Marketing Discount: 10% to voluntary policyholders that are members of specific group type organizations.

Indemnity Insurance Company of North America:

- **New Construction Credit: New - 20%; 2% less credit for each yr. to 9th yr.**
- **All Forms: Fixed Dollar Deductible: Credit varies 15% - 40%.**
- **Personal Property Increased Limit: \$2 premium charge per \$1000 of coverage.**
- **Forms 2 & 3: Replacement Cost Coverage Personal Property: HO 0490; Factor 10.5% includes increased Coverage C to 70% of Coverage A at no additional premium charge.**

Indemnity Insurance Company of North America (Con't.):

- **Protective Device Credits: All zones & protection classes: Credit varies 2% - 15%.**
- **Rated Deviation: Homeowners - 11%; Tenants - 10%; Condominiums - 15%. Eff. 9-1-99**

Independent Fire Insurance Company:

- **Forms 2 & 3: Base deviations vary by amounts of insurance - \$55,000 - \$120,000 & over; Territory 34 Cumberland County -0% -22.1%; Territories 32, 33, 35 & 41 - 0% to -35.1% deviations vary by amount of insurance. \$50,000 - \$120,000 & over; all other territories 0% - 35.1%. Deviation vary by amounts of insurance \$50,000 - \$120,000 & over.**
- **Forms 4 & 6: 10% credit applies to optional coverages that are applicable exclusively to Forms 4 & 6.**
- **All Forms, except 4 & 6: 20% credit applies to optional coverages.**
- **Forms 2, 3 & Homeowners Plus: Fixed dollar amount deductible credits; \$500-10%; \$1000 - 17%.**
- **Forms 4 & 6: Fixed dollar amount deductible; \$500 - 10%; \$1000 - 23%.**
- **Homeowners Plus Package: Form 3 Credit for amount of insurance \$50,000-\$69,000 - 10%; \$70,000 - 110,000 - 11%; \$120,000 - \$170,000 - 12%; \$180,000 - \$200,000 - 13%, each additional \$10,000 - 0% when special requirement are met**
- **Forms 4 & 6: 10%.**
- **Forms 2, 3 & Homeowners Plus: New home credit - 25% current yr.; 2.5% less credit each added yr.**
- **Premium credit for alarm systems HO 216: 2-15%.**
- **All Forms: Manned Security Discount: 10% additional when property is residential area with limited entry & exit points manned by employed uniformed security guards.**
- **All Forms: 55 & Retired Discount: 10% if one insured is 55 or older & both insured & spouse, if any, are neither gainfully employed or seeking gainful employment. Residence must be principal residence of applicant.**
- **Earthquake Coverage: Superior construction will be rated same as frame construction.**
- **Form HO-6: Coverage A increased limits; \$3 for each additional \$1000.**
- **Form HO-6: Units regularly rented to others HO-33; Charge 25% of base premium. Eff. 5-1-92**

Indiana Lumbermens Mutual Insurance Company:

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

Insura Property & Casualty Insurance Company:

- **Form 3: Deductible credits; \$500 - 15%; \$1000 - 25%; \$2500 - 38%.**
- **All Forms: Personal property increased limits \$2 per \$1000.**
- **Protective Device Credits; Credit varies 2% - 15%.**
- **Personal Injury (HO-82) included at no charge.**
- **Personal Property Replacement Cost Coverage; Eliminate 5% surcharge.**
- **New Home Credit: Current calendar yr. - 20%; 1 yr. preceding current calendar yr. - 18%; each added yr. 2% less credit until 10+ yrs. - 0%.**
- **Multi-Policy Credit: 10% applies to total HO policy prem. when auto policy is written in the Anthem Casualty Ins. Group.**
- **Amount of insurance deviation based on territory, protection class & amount of Coverage A: \$70,000-\$200,000 credits varies 8.6% - 21.9%; Each additional \$10,000 credit varies 15% - 30%.**
- **Forms 2 & 3: Amount of Insurance Deviation; 3% charge of basic premium.**
- **Base premium deviation by territory. Eff. 6-1-99**

Insurance Company of North America:

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

Insurance Company of the State of Pennsylvania:

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

Insurance Corporation of Hannover:

- Form 3: Age of Dwelling Discount: Credit varies 2%-20% for dwellings new- 9 yrs. old.
- Account Credit Program: 15% credit applied when insured has both a voluntary auto policy & a homeowners policy insuring their primary residence.
- Preferred Homeowners Credit: 5%-23% credit by territory & protection class when certain criteria is met.
- Form 6: Apply a factor of .80 to the HO-4 base premium.
- All Forms: Protective Device Credits: Credit varies 1%-15%.
- Forms 3, 4 & 6: Replacement Cost on Contents: Minimum additional premium does not apply.
- Form 3: 6% charge for Additional Limits of Liability for Coverages A, B, C & D when certain coverages & increased limits options are selected.
- Form 3: Personal Property Replacement Cost: Charge 5% of base premium, no minimum additional premium of \$20, & no charge to increase Cov. C to 70% of Cov. A when certain coverages & increased limits options are selected.
- Form 3: Personal Injury: No charge.
- Form 3: Water Back Up of Sewer & Drains with additional coverages.
- Form 3: Credit Card, Fund Transfer Card, Forgery & Counterfeit Money: No charge to increase coverage when certain coverages & increased limits options are selected.
- Form 3: Special Computer Coverage: No charge when certain coverages & increased limits options are selected.
- Form 3: Coverage C Increased Special Limits of Liability: No charge to increase coverage when certain coverages & increased limits options are selected.
- Form 3: Fire Department Service Charge: No charge to increase coverage when certain coverages & increased limits options are selected.
- Form 3: Coverage D Increased to 30% of Coverage A: No charge to increase coverage when certain coverages & increased limits options are selected.
- Form 3: Coverage A Relativities Deviation.
- Form 3: Ordinance or Law: Charge 4% of base premium to increase coverage by 15% when certain coverages & increased limits options are selected.
- Form 3: Refrigerated Property Coverage: No charge when certain coverages & increased limits options are selected. Eff. 12-19-00

Integon General Insurance Corporation:

- Delete the surcharge for \$100 deductible.
- Form 6: 10% deviation.
- Deviation by amount of insurance: Coverage A amount \$50,000 - \$250,000 & above based on territory; Credit varies - 0% - .340%.

- **Deductible Credits: Form 3; Terr. 32, 33, 34-41- \$250 ded., \$500 ded., \$1000 ded. & \$2500 ded.: Credits varies .05%- .41%.**
- **Long-Term Customer Discount: 5-9 yrs. with Co. on HO policy 5%; 10 yrs. or longer with company on HO policy -10%. Eff. 5-1-92**

Integon Indemnity Corporation:

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

International Insurance Company:

- **Forms 1, 2, 3 & 3 w/15: Age of dwelling credit; 0-1 yr. - 20%; 2% less credit each added yr.**
- **Preferred Plan: Deviations for owners forms varying by amount of insurance & territory.**
- **Forms 1, 2, 3 & 3 w/15: Revise charge for Replacement Cost on Contents for preferred owners forms to \$1 per \$1000 of increased Coverage C.**
- **All Forms: Replacement Cost on Contents; Deletion of \$20 minimum additional premium.**
- **Forms 1, 2, 3 & 3 w/15: Higher deductible credit factors; \$500 - .89; \$1000 - .80; \$2500 - .67.**
- **Forms 4 & 6: Higher deductible credit factors; \$500-.83; \$1000-.67; \$2500-.54.**
- **Premises Alarm Systems: Expand the table of credits for Protection Classes 1-7 to include class 8.**
- **Form 6: 20%. Eff. 3-1-90**

Kansas City Fire and Marine Insurance Company:

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

Kansas City Fire and Marine Insurance Company (Con't.):

- **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: Credit 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. Res. Prem. - 47%; Other Res. - 29%.**
- **Incidental Farm Rate Deviation. Res. Prem. - 48%; Other Res. - 65%. Eff. 11-1-96**

LMI Insurance Company:

- **Forms 2, 3, 3w/15, 6, HE7 & HE7w/20: Deviation by amount of insurance & territory. Credit varies 0% - 32%.**
- **Forms 2, 3, 3W/15, HE7, HE7w/20: New home credit; 0-2yrs - 27%; 3-4 yrs - 24%; 5-6 yrs - 19%; 7-8 yrs - 14%; 9-10 yrs - 10%; 11-12 yrs - 7%; 13-14 yrs - 5%; 15-20 yrs - 2%.**
- **Forms 1, 2, 3 & 3W/15: Deductible factors; \$500 - .85; \$1000 - .80; \$2500 - .75.**
- **Forms 4 & 6: Deductible factors; \$500 - .85; \$1000 - .77; \$2500 - .63.**

- Forms 1, 2, 3, HE7, & HE7w/20: Increased in Coverage C: \$.50 per \$1000; 3w/15 \$2 per \$1000.
- All Forms, except 4 & 6: 5% deviation applies to protection construction relativity for protection classes 1-3.
- All Forms: Protective Devices Credits; Maximum credit deleted.
- Outboard Motors & Water Craft Deviation: Up to 15' - 20%; over 15' to 26' - 25%.
- All Forms, except 4 & 6: Windstorm or Hail Deductible. Variable credit.
- Form 6: Dwelling Basic & Increased Limits & Special Coverage; \$500 - Coverage A no additional charge.
- Form 4 & 6: Personal Property Replacement Cost Coverage: 1.35. Eff. 11-1-96

Liberty Mutual Fire Insurance Company:

- Forms 2 & 3: New home credit & substantially renovated dwelling when criteria is met. New-20%; 1yr.-18%; 2 yrs.-16%; 3rd yr.-14%; 4th yr.-11%; 5th yr.-8%; 6th yr.-5%; 7th yr.-3%; 8th yr.-1%.
- Insurance to Value Credits: 6% for 100% insurance to value & the attachment of Inflation Protection Endorsement HO-318 for dwellings; 3% for 90% to value & attachment of HO-318 for dwellings.
- Forms 1, 2 & 3: Deviation by policy, amount & territory. Credits vary.
- Form 4: Deviation by policy amount & territory. Credits vary.
- Form 6: Deviation by policy amount & territory. Credits vary.
- Forms 1, 2 & 3: Fixed dollar amount deductible credits; \$500 - 12%; \$1000 - 24%; \$2500 - 28%.
- Forms 4 & 6: Fixed dollar amount deductible credits; \$500 - 17%; \$1000 - 33%; \$2500 - 46%.
- All Forms: Various Protective Device Credits; 1%-16%. Credit applies to basic policy premium.
- Forms 1, 2 & 3: Personal Property Replacement Cost; 5% charge with minimum charge of \$20 for all territories.
- Mass Merchandising Program: All Forms; 5% for employees of qualifying employers.
- Form 3: Home Protector Plus Program provides a combination of coverages to dwelling meeting required criteria subject to a charge of 1.10 (\$35 minimum premium), 6% insurance to value credit & 6% protective devices credit.
- Installment Payment Plan: All Forms; Additional \$3. Charge waived for 1st installment payment.
- Installment Payment Plan: Mass Merchandising Policies; All Forms; The add'l. \$3 charge shall not apply to any payment.
- Form 6: Reduced charge to increase Coverage A Dwelling Limit.
- Water Craft Deviation. Eff. 6-1-99

Lititz Mutual Insurance Company:

- Forms 1, 2 & 3: New Home Credit: 15% 0-2 yrs.; 10% 3-5 yrs.; 5% 6-10 years.
- 10% credit to base premium when HO-0490 & HO-3220 are used together. The charge to increase Coverage C to 70% of Coverage A are waived.
- Protection Suburban Plan: Deviation applies to protection class 9 when criteria is met.
- Optional Higher Deductibles Deviation.

Lititz Mutual Insurance Company (Con't):

- **Combined Territory Deviation: Credits vary.**
- **Base Rate Deviation by Territory: Credit varies .887 to 1.000. Eff. 11-1-99**

Lumbermens Mutual Casualty Company:

- **Premium Credits for Protective Devices: Certain criteria apply.**
- **Mature Homeowners Credit: 5% credit applies to base premium if insured is 55 yrs. of age & is home during the day.**
- **Personal Property (Coverage C) Replacement Cost Coverage Deviation.**
- **\$100 Deductible: Waive minimum premium.**
- **\$250 Theft Deductible Factors: Certain criteria apply.**
- **All Forms: Optional Higher Deductibles deviation.**
- **Form 3: Special Personal Property Coverage: Apply a factor of 1.10 to base premium.**
- **Form HO 6: Special Personal Property Coverage: Apply a factor of 1.20 to base premium.**
- **Form 4: Building Addition & Alterations Increased Limit deviation.**
- **Form HO 6: Coverage A Dwelling Basic & Increased Limits Special Coverage Deviation.**
- **Ordinance or Law Increased Amount of Insurance: Form 4 & 6.**
- **Deferred Premium Payment Plan Option.**
- **New Home Discount: 0 - 6+ yrs. of age: Credit varies 0% - 18%.**
- **7% Kemper Network Discount: Certain criteria apply. Eff. 1-22-01**

Maryland Casualty Company:

- **All Forms, except 4 & 6: Age of Dwelling Credit; New-20%; 1 yr.-18%; 2 yrs.-16%; 3 yrs.-14%; 4 yrs.-13%; 5 yrs.-12%; 6 yrs.-10%; 7 yrs.-8%; 8 yrs.-6%; 9 yrs.-4%; 10 yrs.-2%.**
- **Forms 4 & 6: Replacement Cost on Contents: Factor 1.35.**
- **Protector Series Program: Reduce homeowners premium by 5%, if insured has auto policy with Maryland Casualty Group.**
- **Forms 2 & 3: Charge \$1 per \$1000 for increase in Coverage C limit.**
- **All Forms: Deductible Credits: \$500 - 15%; \$1000 - 20%; \$2500 - 30%.**
- **Deviation by Territory: Form 2, 3, 3w/15; Credit varies 0% - 14%.**
- **Base Premium Deviation: All Forms, except 4 & 6; Credit varies.**
- **Account Credit: 10% credit when insured has home & auto cov. with Zurich Insurance Companies when criteria is met.**
- **Protective Device Credit: Factors vary. Maximum credit of \$75 is waived. Eff. 7-1-98**

Massachusetts Bay Insurance Company:

- **Age of Dwelling Credit: All Forms, except 4 & 6: Credit varies 0%-2.4% for Dwellings 1-7 yrs. of age.**
- **Mature Homeowners Credit: All forms: 5% credit applies when certain criteria is met.**
- **Premises Alarms & Protective Device Credits: Credit varies 0%-11.5%.**
- **Deductible Credits: All forms, except 4, 6 & HE-7.**
- **Deductible Credits: Forms 4 & 6.**
- **Windstorm & Hail Deductible Credits: All forms, except 4 & 6.**
- **Personal Property Replacement Cost on Coverage C: All forms, except 4 & 6: Minimum premium of \$20.**
- **Personal Property Replacement Cost on Coverage C: Forms 4 & 6: Minimum premium of \$25.**
- **Non-Smoker Discount: All forms: 10% credit.**
- **10% Account Credit: All forms.**
- **Loss of Use-Increased Limits: All forms: Additional charge \$4 per \$1000 increase.**
- **Condominium Unit Owners-Coverage A Dwelling: Basic & Increased Limits: \$3 per \$1000 increase: 1st \$5000 increase no charge.**
- **Reduced Watercraft Liability Rates: All forms.**
- **Personal Property, Increased Limits-\$1 per \$1000 increase: All forms, except 4 & 6.**
- **Special Personal Property: Reduced Charge for Form 3w/15.**
- **Electronic Funds Transfer Plan Discount: All forms.**
- **Group Modification Plan Discount: All forms: Credit varies 0%-13.5%.**

- **Direct Bill Policies: All forms: \$1 per installment.**
- **Territorial Deviation: Forms 4 & 6: 7% deviation.**
- **Territorial Deviation: All forms, except 4 & 6: Credit varies 0%-18.1%. Eff. 7-15-00**

Medmarc Casualty Insurance Company:

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

Merastar Insurance Company:

- **15% credit to the base homeowner premium if insured's automobile is insured with this Company.**
- **Waive installment charge when certain requirements are met.**
- **Forms 3 & 8: Deviation by Relativities; Protection classes 1-8; Territories 32-39, 40-43, 5 & 6; Amounts of insurance \$10,000 - \$200,000. Credit varies 0% - 23.5%.**
- **Forms 4: Deviation by Relativities; Protection classes 1-8 on amounts of insurance \$19,000 - \$40,000. Credit varies 0% - 13.6%. Each additional \$10,000 - 17.5%. HO-6 Multiply the HO-4 Base Premium by a factor of .81.**
- **Form 3: New Home Credit; Homes completed & occupied during current calendar yr. - 20%; 1 yr. preceding current yr. - 18%; 3% less each yr. to 6th yr.**
- **Forms 3 & 8: Deductible credits; \$500 - 12%; \$1000 - 24%.**
- **Forms 4 & 6: Deductible credits; \$500 - 17%; \$1000 - 30%.**
- **Protective Device Credits; 2% - 15%.**
- **All Forms: Safe and Sound Discount; 10% credit applies to base premium when certain requirements are met.**
- **Merastar Maximum Discount: Factor .78 applies to base premium when certain criteria is met.**
- **Increased Special Limits of Liability: Jewelry, watches & furs; Additional premium \$10 for each \$1000 increase.**
- **Forms 3 & 8: Base rate deviation based on territory: Credit varies 2%-6%.**
- **Forms 4 & 6: 5% base rate deviation based on territory.**
- **All Forms: Boat Liability Rate Deviation: Up to 61% credit based on length & horsepower. Eff. 6-1-99**

Merchants & Business Mens Mutual Insurance Company:

- **Forms 1, 2, 3, 4, & 6: 35%.**
- **Forms 1, 2 & 3: Dwellings 0-10 yrs. - 10%. Eff. 11-1-86**

Merrimack Mutual Fire Insurance Company:

- **Forms 1, 2 & 3: New Dwelling Credit: 10% - 0-5 yrs.**
- **Forms 1, 2, 3 & 3 w/15: Fixed dollar amount deductible: Coverage A \$30,000 or higher; \$250-10%; \$500-20%;**
- **All Forms: 25%. Eff. 12-31-85**

Metropolitan Direct P & C Insurance Company:

- **Form 3: Based on territory & amount of insurance under Coverage A: Variable credits.**
- **Form 3 Ultra Credit: Certain criteria must be met. Credit varies based on Coverage A & territory.**
- **Fixed Dollar Deductible Factors: \$100 ded - 1.10, \$500 - .85, \$1000 - .75; Factor applies to base premium.**
- **Replacement Protection Coverage A & B; Form-3 Ultra: No charge when risks meets eligibility requirements.**
- **Forms 3 & 3 Ultra: Personal Property Replacement surcharge - 10% of base premium. Coverage C increased to 70% of Coverage A at no additional cost.**
- **New Home Discount: Current yr.-22%; 1st. yr.- 20%; 2nd. yr. - 17%; 3rd. yr. - 15%; 4th. yr. - 13%. 2% additional credit each yr. to 9th yr.**
- **Premium Credit for Alarm Systems: Credit varies 1% - 15%; Credit applies to base premium.**
- **Mature Homeowners Discount: 5% credit age 55 or older & retired. If married, one spouse must be 55 yrs old & neither employed full time. Credit applies to base premium.**
- **Windstorm or Hail Credit: Forms 3 & 3 Ultra; Variable credits based on protection class & construction for windstorm or hail exclusion HO-194. Credit applies to base premium.**

- **Multi-Policy Discount:** 10% discount to total homeowner premium when insured has homeowners & auto insurance with Metropolitan.
- **Mass Merchandising Account Deviation.**
- **Reduced Premium for Additional Coverage Jewelry & Furs.**
- **Claim Free Discount:** 5% when criteria is met.
- **Increased Ordinance or Law Coverage. Eff. 12-31-00**

Metropolitan Property & Casualty Insurance Company:

- **Forms 2 & 3:** Based on territories & amount of insurance under Coverage A: Variable credits.
- **Form 3:** Ultra credits based on territories & amount of insurance under Coverage A when criteria is met.
- **Form 6:** Amount of insurance credits: \$22,000 - \$50,000: Credit varies 1% - 10%: Each additional \$1000 - 10%.
- **All Forms, except 4 & 6:** New Home Discount: Age of dwelling 0 - 9 yrs.: Credit varies 2% - 25%.
- **Guaranteed Replacement Cost Coverage on A & B: Form 3 Ultra:** No charge when risk meets eligibility requirements.
- **Forms 2, 3 & 3 Ultra:** Replacement Cost on Contents: 10% surcharge. Coverage C amount increased to 70% of Coverage A at no additional cost.
- **Forms 4 & 6:** Replacement Cost on Contents: 25% surcharge. Form-6 minimum \$20000 Coverage C is required. Credit applies to base premium.

Metropolitan Property & Casualty Insurance Company (Con't):

- **Fixed Dollar Deductible Relativities:** \$100 ded. - 1.10; \$500 ded. - .85; \$1000 ded. - .75.
- **Premium Credits for Alarm Systems:** Credits vary 1% - 15%. Credit applies to base premium.
- **Mature Homeowners Discount:** 5% credit applies if a person is age 55 or older & retired. If married one spouse must be age 55 or older & neither employed full time. Not available with Form HO-4 & in specified territories.
- **Mass Merchandising Deviation:** 1% - 10% when a policy is written through Company's special accounts department to member of any employee or affinity group.
- **Forms 2, 3, 3-Ultra, 4 & 6:** Windstorm or Hail Exclusion Credit: Variable credits based on protection class & construction.
- **All Forms, except 4:** Multi-Policy Discount: 10% applies to total homeowner premium when homeowner & auto policies issued with Metropolitan.
- **5% discount for smaller employer groups** when criteria is met.
- **Reduced Premium for Additional Coverage Jewelry and Furs.**
- **Forms 4 & 6:** Deviation based on Coverage C. Variable credits.
- **Claim Free Discount:** 5% discount when criteria is met.
- **Increased Ordinance or Law Coverage. Eff. 12-31-01**

Millers Insurance Company:

- **Base Rate Deviation:** 10% for all forms: Protection Classes 1-9 & 9S: Territories 32-40.
- **Preferred Homeowner Discount:** Form HO-3: 10% applies to base rate: Criteria must be met.
- **Mature Retiree Credit:** 10% applied to base premium: Certain criteria must be met.
- **Loss Free Renewal Credit:** Must be loss free for previous 12 months under existing Millers Ins. Co. homeowner policy: 1 yr.-3% credit: 2 yrs.-6% credit: 3 yrs.-9% credit.
- **Multi Policy Credit:** Must have an personal Auto and homeowners policy with Millers Ins. Co.: 1 yr.-10%: 2 yr.-5%.
- **New Roof Credit:** 5% applies when criteria is met. Eff. 10-13-00

Montgomery Mutual Insurance Company:

- **Forms 3, HE-7, HE-7w/20 & HE-7w/21:** Personal Property Increased Limits: .50 per \$1000 of insurance for Coverage C.
- **Forms 3, HE-7, HE-7w/20 & HE-7w/21:** Deductible Amount Deviation: Credit varies 10% - 38%.
- **10% Account Credit** when auto policy is written for the same insured through Montgomery Mutual Insurance Co.
- **Forms 3, HE-7, HE-7w/20 & HE-7w/21:** New Home Credit: New - 6 yrs. of age: Credit varies 0% - 20%.
- **Forms 3, HE-7, HE-7w/20 & HE-7w/21:** Base Rate Deviation by Territory: Credit varies 0% - 17%.
- **Protective Device Credits:** Credits vary 2% - 15%.
- **Base Rate Deviation on HE-7 - 1.15, HE-7w/20 - 1.20 & HE-7w/21 - 1.25.**

- Replacement or Repair Cost Protection(HO 3211): \$5 per policy when criteria is met.
- All Forms: 10% Account Credit.
- Water Craft Liability Deviation - 70%.
- Form 3: Amount of Coverage A Relativity Curve Deviation: Credit varies 0% - 7.4%. Eff. 5-1-01

National Ben Franklin 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%; \$1000-35%; \$2500-45%.
- Forms 4 & 6: Coverage C - all amounts; \$250-13%; \$500-28%; \$1000-42%; \$2500-53%. Eff. 1-1-86

National General Insurance Company:

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

National Grange Mutual Insurance Company:

- Forms 2 & 3: Age of Dwelling Deviation: 0 - 7 yrs. of age: Credit varies 3% - 20%.
- Forms 2, 3, 6 & 8: 15% Combined Personal Protection Program Account Credit.
- Forms 2 & 3: 11.4% - 24.4% Preferred Homeowners or Revitalized Home Credit when underwriting guidelines are met.
- Forms 2, 3, 4, 6 & 8: Deductible credits/charges.
- Form 6: HO-4 base premium by factor .80 to develop base premium HO-6.
- All Forms: Protective Device Credit: Credit varies 1.1% to 2.3%. There is a maximum allowable credit of 15%.
- Forms 2, 3, 4 & 6: Replacement Cost on Contents: Minimum additional premium of \$20 does not apply.
- Forms 2 & 3: Personal Injury (HO-3282); Charge will be deleted when selection of additional coverages are met.
- Forms 2 & 3: Water Back-up of Sewers or Drains (HO 0484): Charge will be deleted if selection of additional coverages are met.
- Forms 2 & 3: Credit Card, Fund Transfer Card, Forgery, & Counterfeit Money (HO 0453): Charge will be deleted when selection of additional coverages are met.
- Forms 2 & 3: Charge for Special Computer Coverage (HO 0414) will be deleted when selection of additional coverages are met.
- Forms 2 & 3: Coverage C Special Limits of Liability: 2% charge of the base premium when certain criteria are met.
- Forms 2 & 3: Fire Department Service charge to increase limit to \$1000 will be deleted when selection of additional coverages is met.
- Forms 2 & 3: Charge to increase Coverage D to 30% of Coverage A will be deleted when selection of additional coverages are met.
- Installment Payment Plan: Multi-policies - \$3 charge first policy; \$1 charge for each additional personal lines policy appearing on monthly statement. No service charge if paid via EFT.
- Forms 2 & 3: Ordinance or Law (HO-0477): 15% additional of Coverage A will be 4% of base premium for all insureds when selection of certain coverages are met.
- Forms 2 & 3: Refrigerated Property Coverage (HO0498) charge will be deleted when selection of additional coverages are met.

- **Forms 2 & 3: Additional Limits of Liability for Coverage A (HO 3220): 6% of base premium when selection of certain coverages are met.**
- **Forms 2 & 3: Coverage A Relativities for Preferred and Revitalized. Credit varies. Eff. 5-1-01**

National Surety Corporation:

- **Forms 2, 3 & 3 w/15: New Home Credits; 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, all forms: Credit 1% - 15%. Credit applies to company base premium.**
- **All Forms, except 4 & 6: Deductible Credits; \$500-10%; \$1000 -20%; \$2500 -30%. Credit applies to company base premium. Minimum & maximum premium does not apply to these limits.**
- **Credit by amount of Insurance Coverage A: \$10000 - \$10,000,000 - 17% credit.**
- **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.**
- **Forms 4 & 6: Deductible Credits for Coverage C; \$10000 & above - \$500 - 10%; \$1000 - 20%; \$2500 - 30%. Credits apply to company base premium. Minimum & maximum premium does not apply to these limits.**
- **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.**
- **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**

National Union Fire Insurance Company of Pittsburgh:

- **Territorial Base Rate Deviation.**
- **Amount of Insurance Relatives Deviation.**
- **Maximum Credit for Protective Devices waived.**
- **Higher Deductible Credit: Credit varies by amount of insurance and deductible amount.**
- **Increased Coverage C Limit Deviation: A factor of 1.25 applies per\$1000 of insurance. Territories 5, 6, 42 & 43 excluded.**
- **Renovated House Credit: Credit varies .82 - .97 for houses renovated 1 yr. to 6 yrs.**
- **Gated Community Credit: 5% applies when criteria is met.**
- **Loss Free/ Persistency Credit: 5% or 10% credit applies when criteria is met. 10-13-00**

Nationwide Mutual Fire Insurance Company:

- **Forms 3 & 3w15: Deviation by amount of insurance & territory.**
- **Policy Form Deviation: Form 4 - 3.6%: Form 6 - 2.5%.**
- **Home & Car Discount for all territories, except 5 & 6: Forms 2 & 3: Credit varies 2% - 22%: Form 4: 10%: Form 6 - 5%: Certain criteria apply.**
- **Protective Device Deviations by territory: Credit varies 0% - 6.6%.**

Nationwide Mutual Fire Insurance Company (Con't.):

- **Personal Property Replacement Cost Coverage by territory: Form 3 - 5.4%: Form 3w15 - 10%.**
- **Deductible Deviations by form, territory, amount of insurance & deductible option. Eff. 7-15-00**

Nationwide Mutual Insurance Company:

- **Form 4: 3.6% deviation.**
- **Home & Car Discount for all territories, except 5 & 6: Forms 2 & 3: Credit varies 2% - 22%: Form 4: 10%: Certain criteria apply.**
- **Protective Device Deviations by territory: Credit varies 0% - 6.6%.**
- **Personal Property Replacement Cost Coverage by territory: Form 3 - 5.4%: Form 3w15 - 10%.**
- **Deductible Deviations by form, territory, amount of insurance & deductible option. Eff. 7-15-00**

Netherlands Insurance Company:

Preferred Homeowners

- Forms 3, HE-7, HE-7w/20 & HE7w/21: Personal Property Increased Limits; \$.50 per \$1000 of insurance.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 26%; \$2500 ded. - 38%.
- Forms 4 & 6: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 23%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: New Home Credit: 0 - 12 yrs. of age: Credit varies 1% - 20%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Protective Device Credit: Credit varies 2%-15%.
- Forms 3, HE-7, HE-7w/20 & HE7-21: Base Rate Deviation by Territory: Credit varies 0% - 20.9%.
- Form 4: Credit of Key Premium; 5% certain counties.
- Form 6: Credit of Key Premium; Credit varies 17.5%-21.8%
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211 premium charge \$5.
- Forms 3, 4, 6, HE-7, HE-7w/20 & HE-7w/21: 20% deviation for policies written as part of Personal Protector Package Policy.
- Water Craft Deviation of 70%.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: HE-7 factor - 1.15; HE-7w/20 factor - 1.20; HE7w/21 - 1.25.
- Amount of Coverage A Relativity: Deviation varies 0% - 7.4%.

Standard Homeowners

- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Personal Property Increased Limits; \$.50 per \$1000 of insurance.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 26%; \$2500 ded. - 38%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: New Home Credit: 0-12 yrs. of age: Credit varies 1% - 20%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Protective Device Credit: Credit varies 2% - 15%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Base rate deviation by territory: Credit varies 0% - 9.5%.
- Water Craft Deviation of 70%.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: HE-7 factor - 1.15; HE-7w/20 factor - 1.20; HE7w/21 - 1.25.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: 20% deviation for policies written as part of Personal Protector Package Policy.
- Amount of Coverage A Relativity: Deviation varies 0% - 7.4%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211 premium charge \$5. Eff. 5-1-01

New Hampshire Insurance Company:

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

New South Insurance Company:

- Deviation by Amount of Insurance: Cov. A amount: \$50000 - \$250,000 & above based on terr.; Credit varies 0% - .380%.
- Long-term Customer Discount: 5-9 yrs. with Co. on HO policy - 5%; 10 yrs. or longer with Co. on HO policy - 10%.
- Deductible Credits: Territories 32, 33, 34 - 41; \$250 ded., \$500 ded. \$1000 ded. & \$2500 ded.; Credits vary .05% - 41%.
- Form 6: 15%.
- Delete surcharge for \$100 deductible.
- Replacement Cost- Coverage C: Delete surcharge for replacement cost on contents. Eff. 5-1-92

New York Central Mutual Fire Insurance Company:

- All Forms: 10% discount on dwellings 30 yrs. old or newer.
- All Forms: 5% discount on homes over 30 yrs. old.
- Forms 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90%; \$1000 - .81%; \$2500 - .70%.

New York Central Mutual Fire Insurance Company (Con't.):

- Form 6: 10%.
- Forms 1, 2 & 3: Personal Property Replacement Cost; Waive 5% surcharge.
- All Forms: Additional 10% on dwellings 1-5 yrs. old with Coverage A amount \$60000 & over.
- Forms 2, 3 & 8: All counties, except Beaufort & Catawba; Amount of insurance deviation; \$59000-\$80000 & upward: Credit varies 6%-10%. Beaufort & Catawba Counties - \$39000-\$70,000 & upward: Credit varies 7%-20%. Eff. 5-1-92

Newark Insurance Company:

- Forms 1, 2 & 3: Coverage A Dwelling Replacement or Repair Cost Protection; \$1 per policy.
- Protective Devices Credits vary 2% - 15%.
- Higher Deductible Factors: All Forms, except 4 & 6; \$500 - .89; \$1000 - .79; \$2500 - .72. Forms 4 & 6 - \$500 - .89; \$1000-.77; \$2500-.63.
- Forms 1, 2 & 3: Personal Property Replacement Cost; Coverage A amount under \$75000 - 10% surcharge; \$75000-\$99999 - 7% surcharge; \$100,000 & over 5% surcharge. Charge includes 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 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.
- 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 fees. Eff. 1-1-97

Niagara Fire Insurance Company:

- Broad & Standard Perils: Primary dwelling \$85000 or more; coverage written least 170% of replacement cost value; Deviation by amount of insurance \$85000 & under - 20%; \$88000 - 21%; \$92000 - \$95000-22%; \$99000 - 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
- 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%; \$1000-35%; \$2500-45%.
- Forms 4 & 6: Coverage C - all amounts; \$250-13%; \$500-28%; \$1000-42%; \$2500-53%. Eff. 1-1-86

Nobel Insurance Company:

- Mature Retirees Credit: 10% when required criteria are met.
- All Forms: 10% base rate deviation for protection class 1-9 & 9s for territories 32-40.
- New Roof Credit: 5% off base premium when eligibility met; Not applicable with new home credit.
- Form 3: 10% credit Preferred Homeowners Program when criteria are met.
- Loss Free Renewal Credit: Applied to renewal date of policy that has been free of losses: 1 yr. - 3%; 2 yrs. - 6%; 3+ more yrs. - 9%.
- Multi-Policy Credit: 10% applies to new business only when applicant has auto with agency representing Nobel & their homeowners coverage is placed with Nobel. 5% credit applies second yr. Eff. 6-1-99

North Carolina Farm Bureau Mutual Insurance Company:

- Forms 2 & 3: Credits vary based on rate structure, amount of insurance, protection class, deductible, & territory.
- Forms 2 & 3: Age of dwelling credit; Territories 5 & 6 excluded; 2% credit until 8 or more yrs., then no credit.
- Forms 2, 3, 4, 6 & 8: Deductible credits/charges.
- Form 3: Value Plus Homeowners; Credit varies when criteria is met.
- Water Craft : Deviations varies by speed, length & horsepower of Water Craft.
- Forms 2 & 3: Coverage C increase in limits. \$1 per \$1000.
- Forms 2 & 3: Replacement cost on contents factor 1.05; Forms 4 & 6: Factor 1.25.
- Forms 4 & 6: 30% downward deviation statewide.
- Form 8: 10% downward deviation statewide.
- Carolina Partner Plus Discount varies by Coverage A amount of insurance when criteria is met. Credit varies.
- Deviation for Additional Residence Rented to Others & Other Structures Rented to Others - Residence Premises.
- Other Structures Rented to Others Residence Premises.
- Refrigerated Personal Property: Charge Waived.

- Additional 5% deviation applies to property in specified counties. Eff. 3-1-01

North River Insurance Company:

- Forms 1, 2, 3 & 3 w/15: Age of dwelling credit; 0 - 1 yr. - 20%; 2% less credit each added yr.
- Preferred plan deviation for owners forms: Varying credits based on amount of insurance & territory.
- Forms 1, 2, 3 & 3 w/15: Replacement cost contents for preferred owners forms to \$1 per \$1000 of increased Cov. C.
- All Forms: Replacement cost on contents; Deletion of \$20 minimum additional premium.
- Forms 1, 2, 3 & 3 w/15: Higher deductible credits factors; \$500 - .89; \$1000 - .80; \$2500 - .67.
- Forms 4 & 6: Higher deductible credits factors; \$500 - .83; \$1000 - .67; \$2500 - .54.
- Premises Alarm System: Expand table of credits for protection classes 1 - 7 to include class 8.
- Form 6: 20%. Eff. 3-1-90

Northern Assurance Company of America:

- All Forms, except 4 & 6: New Home Credit: 0-1 yr. old - 20%; 2% less credit each yr. to 10th yr.
- Forms 2 & 3: Personal Property Replacement Cost; Charge to increase Coverage C to 70% of Coverage A; \$1 per \$1000.
- Guaranteed Replacement Cost (HO-3211): \$5 premium charge.
- Protective Devices Credits: PPC 1-7 - 2%-15%; PPC 8-9 - 1%-15%; Maximum credit of 20% applies.
- Inflation Guard Endorsement: 6% - at no charge.
- Forms 1, 2 & 3: Fixed dollar amount ded. credits; \$500 - 15%; \$1000 - 21%; \$2500 - 38%.
- Form 3: 23% deviation.
- Multi-Policy Credit: 5% when named insured has voluntary policy with Commercial Union.
- 5% credit when named insured is age 49 or older.
- Homeowners Enhancement Program 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 Hail Deductible. Eff. 6-1-99

Northern Insurance Company of New York:

- Forms 1, 2, 3 & 3w/15: Age of dwelling credit; 0 - 2 yrs. - 25%; 3 yrs. - 23%; 4 yrs. - 21%; 5 yrs. - 18%; 6 yrs. - 15%; 7 yrs. - 12%; 8 - 12 yrs. - 11%; 13 - 15 yrs. - 5%.
- Forms 1, 2, 3 & 3 w/15: Replacement or repair cost protection HO-500; Reduce premium \$5 to \$1.
- Forms 4 & 6: Replacement Cost on Contents; Factor 1.35.
- Forms 1, 2 & 3: Charge \$1 per \$1000 for increase in Coverage C limits. Eff. 2-15-92

Northwestern National Casualty Company:

- Forms 2, 3, 3w/15, & 6: Company deviation based on territory & Coverage A amount; Credit varies.
- Forms 2, 3 & 3w/15: New Home Discount: New to age 20 yrs. Credit varies 2% - 27%.
- All Forms, except 4 & 5: Deductible Credit/Charges.
- Personal Property Increased Limits for Coverage C. Forms 2 & 3 - \$.50; Form 3w/15 - \$2.
- Protection Construction Relativity Deviation.
- Protection Devices Credits: Maximum Credit removed.
- Outboard Motors & Water Craft: Liability rates amended by boat length.
- Form 6: Dwelling Basic and Increased Limits and Special Coverage. \$5000 Coverage A limit named perils basis No premium charge.
- Personal Property Replacement Cost Coverage: All forms, except 4 & 6 - factor 1.05; Form 4 & 6 - factor 1.35. Minimum premium deleted.
- Ordinance or Law Coverage deviation.
- Three or Four Family Dwellings: Coverage B & C deviation.
- Installment 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

Ohio Casualty Insurance Company:

- **Forms 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .83; \$2500 - .75.**
- **Forms 4 & 6: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .77; \$2500 - .63.**
- **Personal Property Replacement Cost Coverage: Deviation for Forms 4 & 6.**
- **Deviations by Amount of Insurance.**
- **Base Rate Deviations for protection classes 1-9 & territories. Variable credit.**
- **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.**
- **Percentage Wind or Hail Deductible Deviation: Credits vary. Eff. 10-1-00**

Owners Insurance Company:

- All Forms: 10% credit on selected optional coverages rated as a flat dollar charge per fixed amount of coverage.
- All Forms: Optional Deductible Charges ; \$50 flat +15%; \$100 flat +10%; Minimum charges waived.
- All Forms: Protective Device Credit; 2% applied to Premium Chart premium for dwellings for use of the following - heat/smoke detectors, deadbolt locks or fire extinguishers. Apply each credit separately to chart premium.
- All Forms: Protective Devices Factors: Bureau credit factors under protection class 1-7, territories 36-40 apply for all protection classes & territories.
- Forms 3: New Home Credit: New to 10 yrs. old: Credit varies 18% to 0%.
- Mature Homeowners Credit: 22% when at least one named insured is 55 yrs. of age or older. 12% credit age 50 - 54. This discount applies to primary, secondary or seasonal residences.
- Townhouse or Rowhouse Charge; Use same rate per number of families for protection classes 9, 9S & 10 as for protection classes 1-8.
- Form 6: Coverage A dwelling increased limits & special coverage; Eliminate \$1 add on if HO-277 is endorsed on policy; Special Coverage no additional charge.
- Loss Assessment; Same rates apply to Forms 3 & 6 with HO-32 & HE-7 as to all other forms.
- Fire Department Service Charge: Additional amount of insurance; Rate \$4 per \$100.
- All Forms: Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage (HO-53): \$1000 limit no charge; \$2500-\$2; \$5000-\$3; \$7500-\$4; \$10000-\$5.
- Landlord's Furnishings: Waiving per unit charge.
- Form 6: Units Regularly Rented to Others; Waive \$15 manual charge. Apply factor of .25 to premium chart to determine additional premium.
- All Forms: Building Additions & Alterations at Other Residences; Eliminate \$1 add on if HO-277 is endorsed on policy.
- Form 3 & HE 7: 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 another structure.
- Section II Liability: Residence Employees; Bureau charges waived.
- Form 3: Deviation by amount of insurance, territory, construction & protection classes: Variable credits.
- Form 6: \$10000 & over 20%; 10% for amounts of insurance less than \$10000.
- Form 3: Personal Property Replacement Cost; Coverage C limit increased to 70% of Coverage A for no additional charge.
- All Forms: Personal Injury (HO-82) coverage provided with no charge.
- Form 3: Special Personal Property Coverage Deviation; Charge 10%. Minimum premium \$20. Form 6: Charge 20%.
- Multi-Policy Discount: 12% credit applicable to primary, secondary & seasonal residence when the named insured has both a private passenger auto policy & homeowners policy with an Auto-Owners Insurance Group Company.
- Forms 3, 6 & HE 7: 10% credit applies when owner occupied dwelling occupied less than 180 days during calendar yr.
- Additional Residence Rented to Others Deviation.
- Water Craft Section II Liability: Variable rates.
- Homeowners/Life Multi-Policy Discount: 5% credit.
- Form 3: Additional Limits of Liability for Coverage A, B, C & D: \$7 charge per location. Eff. 6-25-00

Pacific Employers Insurance Company:

- Forms 1, 2 & 3: Fixed dollar deductible credits; \$500-11%; \$1000-21%; \$2500-34%.
- Form 4: Fixed dollar deductible credits; \$500-11%; \$1000-25%; \$2500-40%.
- Rate for increase in Coverage C: \$1 per \$1000.
- Forms 1, 2 & 3: Replacement Cost Coverage HO-290; Charge shall be 4% of adjusted base premium. Coverage C must also be increased to 70% of Coverage A at \$1 per \$1000.
- Protection Device Credits: All zones & all protection classes; Credits vary 2%-15%.
- New Home Discount: Credit varies 2% -20% based on age of dwelling. Credit applies to base premium.
- Base Rate Deviation: Homeowners -25%; Tenants -15%; Condominiums -20%. Eff. 2-24-98

Pacific Indemnity Company:

- Forms 2, 3, 3w/15, & HE7: 13.6% credit.
- Forms 4 & 6: 10% credit.

- **Form 3w/15: 17.3% credit.**
- **Forms 2, 3, 3w/15, & HE7: Various credits for Amounts of Insurance over \$400000 for Coverage A.**
- **Elimination of maximum credit for protective devices.**
- **Optional (higher) Deductible Amount Deviation.**
- **Forms 2 & 3: Additional Amount of Insurance deviation.**
- **Forms 2 & 3: Personal Property Increased Limit - \$1 per \$1000: Form 3w/15 - \$1.50 per \$1000.**
- **All Forms: 5% Gated Community Credit when criteria is met. Eff. 1-19-01**

Peerless Insurance Company:

Preferred Homeowners

- Forms 3, HE-7, HE-7w/20 & HE7w/21: Personal Property Increased Limits; \$.50 per \$1000 of insurance.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 26%; \$2500 ded. - 38%.
- Forms 4 & 6: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 23%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: New Home Credit: 0 - 12 yrs. of age: Credit varies 1% - 20%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Protective Device Credit: Credit varies 2%-15%.
- Forms 3, HE-7, HE-7w/20 & HE7-21: Base Rate Deviation by Territory: Credit varies 0% - 20.9%.
- Form 4: Credit of Key Premium; 5% certain counties.
- Form 6: Base rate deviation by territory: Credit varies 17.5%-21.8%
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211 premium charge \$5.
- Forms 3, 4, 6, HE-7, HE-7w/20 & HE-7w/21: 20% deviation for policies written as part of Personal Protector Package Policy.
- Water Craft Deviation of 70%.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: HE-7 factor - 1.15; HE-7w/20 factor - 1.20; HE7w/21 - 1.25.
- Amount of Coverage A Relativity: Deviation varies 0% - 7.4%.

Standard Homeowners

- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Personal Property Increased Limits; \$.50 per \$1000 of insurance.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Deductible Credits; \$500 ded. - 10%; \$1000 ded. - 26%; \$2500 ded. - 38%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: New Home Credit: 0-12 yrs. of age: Credit varies 1% - 20%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Protective Device Credit: Credit varies 2% - 15%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: Base rate deviation by territory: Credit varies 0% - 9.5%.
- Water Craft Deviation of 70%.
- Base Rate Deviation on HE-7, HE-7w/20 & HE-7w/21: HE-7 factor - 1.15; HE-7w/20 factor - 1.20; HE7w/21 - 1.25
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: 20% deviation for policies written as part of Personal Protector Package Policy.
- Amount of Coverage A Relativity: Deviation varies 0% - 7.4%.
- Forms 3, HE-7, HE-7w/20 & HE-7w/21: HO-3211 premium charge \$5. Eff. 5-1-01

Penn Mutual Insurance Company:

- Forms ML 1, 2 & 3: Coverage A amount \$50001-\$60000 -10%; \$60001-\$75000 - 20%; \$75001-\$200000 - 30%; \$200001 & above -20%.
- Form ML 4: 10%.
- Eliminate minimum additional premium charge applicable to \$100 deductible buy-back provision.
- New Home Credit: 15% dwellings under 20 yrs. of age.
- Protective Device Credit: 3% when dead-bolt locks on all exterior doors. Attach ML-216.
- Replacement Value on Contents: Forms 1, 2, & 3: \$.25 per \$1,000 of Coverage C limit. Form 4: \$1 per \$1000 of Coverage C limit. No minimum premium required. Attach ML-55.
- Forms ML 1, 2 & 3: Personal Property increased limits \$1 per \$1000 of insurance. Eff. 1-1-89

Pennsylvania General Insurance Company:

- All Forms, except 4 & 6: New 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. 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: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .77.
- Forms 1, 2, 3 & 3w/15: Personal property increased limits; \$1 per \$1000 of insurance.
- All Forms, except 4: Account Credit: 10% discount when named insured insures his/her personal auto in any of General Accident Companies.
- Forms 1, 2 & 3: Personal Property Replacement Cost Coverage; Waive charge to increase Coverage C limit from 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: Protective Device Credit: Credit Varies 2% - 15%.**
- **All Forms, except 4 & 6: 8.8% base rate deviation. Eff. 4-15-96**

Pennsylvania Lumbermens Mutual Insurance Company:

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

Pennsylvania National Mutual Casualty Insurance Company:

- Deviation by deductibles.
- New Home Discount: New to 15 yrs. of age: Credit varies 1%-20%.
- Personal Property Increased Limits: Forms 2 & 3 - \$1 per \$1000 of insurance: Form 3w/15 - \$3 per \$1000 of insurance..
- Account Credit Program: Forms 2, 3, 3w/15, 4, 6 & 6w/1731: Credit factor .90 applies when certain requirements are met.
- Deviation for HO 75: Credits vary 9%-46% based on type, horsepower & length of Water Craft.
- Preferred Program Deviation: Forms 3 & 3w/15: Based on territory & public protection class: Variable credits when criteria is met.
- Protective Device Credits: Applies to insureds who meet eligibility criteria. Credit varies 1% - 25%.
- Deviation on Ordinance or Law Coverage.
- Deviation by Amounts of Insurance: Credit varies.
- Deviation by Amount of Insurance.
- Preferred Advantage Program Deviation: Certain criteria apply. Eff. 9-15-00

Pharmacists Mutual Insurance Company:

- 10% base rate deviation.
- Waiver of premium is amended to \$5.
- Installment Payment Plan: Charge varies based on installment plan.
- Personal Package Discount: Credit varies 5% - 10% when criteria is met.
- New Home Discount: 20% credit current calendar yr.: 1% less credit each added yr. to 10th yr.: 2% less credit 11th yr. - 14th yr.
- Automatic Adjustments of Limits: Annual 4% increase at no charge. Eff. 6-1-99

Phoenix Insurance Company:

- Base Rate Deviation for Dwelling, Tenants & Condominiums: Credit varies based on territory.
- Deductible Credits: Varies by amount of deductible.
- Protective Device Deviation: Credit varies 1% - 13%.
- Forms 2, 3, 3w/15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.
- Forms 2, 3, & 3w/15: 5% Account Credit.
- Forms 2, 3, 3w/15, 4 & 6: Loss Free Credit: 3+ yrs. loss free 3% credit.
- Forms 2, 3, 3w/15, 4 & 6: 5% Multi-Line Insurance & Financial Services Institution Employees Credit.
- HO- 3w/15: 10% Additional premium charge.
- Coverage A Relativities Deviation: Credit based on Coverage A amount & territory.
- Refrigerated Personal Property: \$10 charge waived.
- Forms 2 & 3: Inflation Guard: Premium charge waived.
- Geico Sponsored Account Discount: 3% credit.
- Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00

Piedmont Mutual Insurance Company:

- New Home Discount: Current yr. credit - 16%; 2% less credit each additional yr. to 7th yr.
- Value-Plus Homeowner Discount: 5% when certain criteria is met. Eff. 3-1-98

Providence Washington Insurance Company:

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

Prudential Property & Casualty Insurance Company:

- **Form 4: Credits for Coverage C: Amounts of Insurance \$5000 - \$100000+: Credit varies 2% - 30.1%.**
- **Form 6: Credits for Coverage C: Amounts of insurance \$5000-\$100000+: Credit varies 2% - 30.1%.**
- **Forms 3, 3w/15, Premier, 4 & 6: Deductible Credits vary by deductible amount.**
- **Forms HO-3, HO-3w/15, & Premier: Enhanced Dwelling Limit: \$1 per policy.**
- **New Home Credit: Age of Home 0 - 7 yrs. of age: Credit varies 0%-20%.**
- **Form 3 & Premier: Personal Replacement Cost: Apply 4% surcharge to adjusted base premium.**

Prudential Property & Casualty Insurance Company (Con't.):

- **Protective Device Credits: Variable Credits 2%-15%.**
- **Form 3: Premier Package Discount.**
- **Forms 3, 3w/15, Premier & 6: 5% Mature Homeowners Credit.**
- **Forms HO-3 & Premier: Deviation by Coverage A Amount: Credits vary by zones.**
- **10% Companion Life Discount: Certain criteria apply.**
- **Secured Community Credit: Credit applies if primary residence is located in a fully secured or partially secured community. Fully secured - 10%; Partially secured -5%.**
- **Forms 3, 3w/15 & Premier: Personal Property Increased Limit: \$1 per \$1000 of insurance.**
- **Electronic Funds Transfer Fee: No charge.**
- **Increased Limits Jewelry, Watches & Furs: \$14 per \$1000 of Coverage.**
- **Forms 4 & 6: Personal Property Replacement Cost: Minimum charge of \$20.**
- **All Forms: Companion Property Discount: 10% credit: Certain criteria apply.**
- **Deviation by Zone.**
- **Silverware, Goldware, & Pewterware: \$2.50 per \$500.**
- **Deviation for 3 & 4 Family Liability Rates.**
- **Deviation by Liability Coverage.**
- **Outboard Motors & Water Craft Deviation for Coverage E, Increased Limits: Certain criteria apply.**
- **Outboard Motors & Water Craft Deviation for Coverage F, Increased Limits: Certain criteria apply.**
- **Installment Payment Plan: No service charge on 1st payment: \$2 charge for remaining installments.**
- **Business Property - Increased Limits Deviation: \$10 per \$2500.**
- **Form 3: Basic Premium Deviation varied by zone. Eff. 11-13-00**

Reliance Insurance Company:

- **Forms 2 & 3: New Home Credit; 10% dwellings 0-5 yrs.; 9% dwellings 6 yrs.; 2% less credit each yr. up to 10 yrs.**
- **Forms 1, 2 & 3: Replacement Cost on Contents: Eliminate 5% surcharge.**
- **Multi-Policy Credit: 10% applies to homeowners premium.**
- **Reduce installment payment charge from \$2 per policy per installment to \$1.50. Eff. 8-24-90**

Reliance National Indemnity Company:

- **Forms 1, 2, 3 & 3w/15: Amount of insurance deviation; \$65000 - \$79999 - 26%; \$80000 - \$99999 - 32%; \$100000 - \$129999 - 35%; \$130000 & over - 40%.**
- **Forms 2 & 3: New Home Credit: 5 yrs. old or less - 15%; 6 yrs. old or less - 10%; 7 yrs. old or less - 8%; 8 yrs. old or less - 6%; 9 yrs. old or less - 4%; 10 yrs. old or less - 2%.**
- **Forms 1, 2, 3 & 3 w/15: Fixed Dollar Amount Deductible; Credits - \$500 - 11%; \$1000 - 21%; \$2500 - 31%.**
- **Eliminate 5% surcharge on Replacement Cost on Contents.**
- **Replacement Cost on Contents: Charge to increase Coverage C is \$1 per \$1000.**
- **Multi-Policy Credit: 10% applies to homeowners premium.**
- **Reduce installment payment charge from \$2 per policy per installment to \$1.50. Eff. 2-8-92**

Republic Insurance Company:

- **All Forms: Personal Property Replacement Cost Coverage; Minimum additional premium for coverage is deleted.**
- **All Forms: Protective Devices; Maximum credit allowed is deleted.**
- **All Forms, except 4 & 6: Fixed dollar amount deductible credits: \$500-9%; \$1000-17%; \$2500-25%. Eff. 4-1-95**

Royal & SunAlliance Personal Insurance Company:

- **Form 3w/15: 25% credit. Eff. 5-11-92**

Royal Indemnity Company:

- **Companion Policy Credit: 8% if auto coverage is afforded in any member Company of Royal & SunAlliance Insurance.**
- **Forms 2 & 3: Additional Amounts of Insurance: \$8 per policy.**
- **Protective Devices: Credits vary 2%-15%.**
- **Deductible Credits: Credit varies by form & deductible amount.**
- **Personal Property (Coverage C) Replacement Cost Coverage: Forms 2 & 3 - Coverage A amount under \$100000 - 11% surcharge; \$100000 & over - 8% surcharge: Forms 4 & 6 - 40% surcharge.**
- **Deviation by Forms: Forms 2, 3, & 3w/15- 10%; Form 6- 20%.**
- **Coverage A Discount based on amount of insurance & territory: Variable credits.**

Royal Indemnity Company (Con't.):

- Apply following factors to all optional coverages, except Personal Articles Floater: Forms 2, 3, 3w/1 5 & HE 7w/21- .95 excluding territories 5, 6 42 & 43: Form 4 & 6 - .80 excluding territories 5, 6 42 & 43.
- Preferred Customer Renewal Credit: 5% credit: Certain criteria must be met.
- Discount for Eligible Employees: 20% credit to total homeowners policy premium.
- Homeowners Enhancement Program: 1.25 factor applies to base premium.
- Installment Payment Plan: Policies billed by agent through account current payroll deduction program are not subject to installment fees.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Installment Payment Plan waived for employees.
- Group Mass Marketing Discount: 10% applies to all coverages: Certain criteria apply.
- New Home Discount/Age of Dwelling Credit: New to 10 yrs. old - 2% to 20%. Eff. 3-1-01

Royal Insurance Company of America:

- Forms 2 & 3: Additional Amounts of Insurance: Charge \$8 per policy.
- Protective Devices Credits: Credits vary 2% - 15%.
- Deductible Credits: Credit varies by form & deductible amount.
- Personal Property (Coverage C) Replacement Cost Coverage: Forms 2 & 3 - Coverage A amount under \$100000 - 11% surcharge; \$100000 & over - 8% surcharge: Forms 4 & 6 - 40% surcharge.
- 5% Preferred Customer Renewal Credit: Certain criteria apply.
- 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: 1% deviation when auto & homeowners policy is issued in any member of Royal Insurance when certain criteria is met.
- Installment Payment Plan: Waived for employees.
- Installment Payment Plan: Policies billed by agent through account current payroll are not subject to installment fees.
- Installment Payment Plan: \$1 each installment for Electronic Fund Transfer.
- Group Mass Marketing Discount: 10% applies to all coverages: Certain criteria apply.
- New Home Discount: New to 10 yrs. of age - 2% to 20% deviation. Eff. 3-1-01

Safeco Insurance Company of America:

- New Home Credit: Homes less than 7 yrs. old receive credit of 2% - 20% depending on age.
- Personal Property Replacement Cost: \$20 minimum premium waived.
- Business Pursuits: Endorsement HO-71: Delete charge.
- Credit Card, Fund Transfer Card, Forgery & Counterfeit Money Coverage: Endorsement HO-53: Delete charge for \$1000 limit.
- Form 6: 20%.
- Protective Devices Credits: Local burglar and/or fire or smoke alarm system - 2%; fire or police station alarm - 5%; central station burglar and/or fire alarm systems - 10%. Automatic Sprinkler System: Credit varies 8% - 15%.
- Increased Limits of Personal Property: 70% increase of Coverage A no charge: Increase limit charges per \$1000 of Coverage A vary depending on deductible selected.
- Condominium Unit-Owners Coverage: \$2000 Coverage A provided at no additional charge. For additional limits - rate \$4 per \$1000 for all territories. When higher limits are purchased, Special Coverage (HO-32) will be automatically added at no additional charge.
- Forms 3, 4, 6, HE-7 & HE-21: Deductible Credit/Charges.
- Increased Special Limits Jewelry (HO-65): When increased special limits of liability are purchased for jewelry, HO-267 will automatically be added no additional charge. Premium for limits \$2000-\$15; \$3000-\$23; \$4000-\$30; \$5000-\$38.
- Personal Injury (HO-82) included with all forms with no additional charge.
- Medical Payment: Other exposures at Higher Limits: Additional charge for higher limits of medical payment will be waived.
- Other Insured Location Occupied by Insured: Two-family house will be charged the same as one family house.
- Additional Residence Rented to Others (HO-2470): Premium charge varies.
- Special Personal Property Coverage (HO-15): Coverage C may be extended to include additional risks of physical loss (with

certain exceptions). Special Form 3 & Condominium Form 8. Increased displayed premiums (with full value contents included) 8%.

- Forms 3, 4, 6, HE-7 & HE-21: Base Premium Credit varies based on territories.
- Installment Service Charge: \$2 charge each installment.
- Form 3: Additional Limits of Liability Coverage A, B, C & D. 5% charge applied to base premium per policy.
- Ordinance or Law Deviation: Increase to a total of 100% of Coverage A.
- Forms 3, 4, 6, HE-7 & HE-21: Base Rates & Policy amount Relativities. Credit varies based on territories.
- All Forms: Renewal Credit- 5% credit 3-5 yrs.: 10% credit 6 or more yrs.

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

- All Forms: Account Credit- 10% credit 0-2 yrs.: 5% credit 3+ yrs.
- Landlord's Furnishings (HO 3221): Coverage may be increased to a total of \$5000 with burglary coverage added, \$10 premium charge per policy.
- Outboard Motor & Water Craft Liability deviation.
- Enhancement Program Surcharge: Credit varies.
- Personal Liability - Residence Premises: Forms HE-7 & HE-21: Limit of \$3000, med pay limit \$10000 at no additional charge. Eff. 7-1-00

Safeco Insurance Co of Pennsylvania Insurance Company:

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

Safeguard Insurance Company:

- Forms 2 & 3: Additional Amounts of Insurance: \$8 per policy.
- Protective Devices Credit: Credits vary 2%-15%.
- Optional Higher Deductible Factors: All Forms, except 4 & 6: \$500 - .89: \$1000 - .79: \$2500 - .72: Forms 4 & 6: \$500 - .89: \$1000 - .77: \$2500 - .63.
- Forms 2 & 3: Personal Property (Coverage C) Replacement Cost Coverage: Coverage A under \$100000 - 11% surcharge; \$100000 & over 8% surcharge. Forms 4 & 6: 40% surcharge.
- Preferred Customer Renewal Credit: 5% credit: Certain criteria apply.
- Discount for Eligible Employees: 20% credit to total homeowners premium.
- Homeowners Enhancement Program: 1.25 factor applies to base premium.
- Companion Policy Credit: Standard Policies-1%: Preferred Policies-8%: Super Preferred-10%: Certain criteria apply.
- 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.
- Electronic Funds Transfer Deviation: \$1 charge per transfer.
- Coverage A Discount by Amount of Insurance & Territory: Preferred Program: Credit varies 0% - 15%.
- Coverage A Discount by Amount of Insurance & Territory: Super Preferred Program: Credit varies 0% - 17%.
- Preferred Program Deviation by Forms Off Standard Rates.
- Super Preferred Program Deviation by Forms Off Standard Rates.
- 10% Group Mass Marketing Discount: Certain criteria apply.
- Company Deviation of 9%.
- New Home Discount/Age of Dwelling Credit: New to 10 yrs. old - 2% to 20% credit. Eff. 3-1-01

St. Paul Fire & Marine Insurance Company:

- Forms 1, 2, 3 & 3 w/15: New Home Discount: Yr. of construction; 0-1 yr. of age - 15%; 2-3 yrs. - 13%; 4-5 yrs. - 11%; 6-7 yrs. - 9%; 8-9 yrs. - 7%; 10-11 yrs. - 5%; 12-15 yrs. - 3%.
- Forms 1, 2, 3 & 3 w/15: Personal Property Replacement Cost; No charge for Coverage C increase from 50% to 70%.

- **Forms 4 & 6: 30% surcharge to basic premium (after higher deductible credit) & for attaching HO-50.**
- **All Forms: Minimum premium \$15 per policy. Eff. 9-23-92**

St. Paul Guardian Insurance Company:

- **Operation Identification Credit: 5% rate credit on Basic Homeowners Insurance Premium.**
- **New Home Discount: 0-1 yr.-18%; 2-3 yrs -15%; 4-5 yrs.-10%; 6-7 yrs -8%; 8-9 yrs -7%; 10-11 yrs.-5%; 12-15 yrs.-3%.**
- **Personal Injury Protection (Form HO-82) provided at no additional charge.**
- **Forms 3, 3 w/15, 4, 6, HE-7 & HE-7w/HE20: Deductible credits: \$500 - 11%; \$1000 - 23%; \$2500 - 37%.**
- **Form 6: 14.5% off St. Paul Guardian HO-4 rates.**
- **Form 3: Deviation on policy amount Relativities by territory; Variable credits.**
- **Form 4: Deviation on base rates by territory; Variable credits.**
- **Forms 4 & 6: Deviation on policy amount Relativities by territory; Variable credits.**
- **Form 3: Replacement or repair cost Coverage A (HO-500) provided at no charge.**
- **Protective Devices Credit & Home Safety Coverage Credits.**
- **Business Pursuits Section II coverage: All classifications will be rated same as rate shown for clerical employees.**

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

- **Water Craft: Same charge applies for lengths over 15 - 26 feet & over 151 horsepower as to lengths up to 15 feet & below 151 horsepower.**
- **Home Day Care: Rated at Bureau rates for Permitted Incidental Occupancies (HO-42).**
- **Forms 3, 3w/15, 4 & 6: Personal property replacement cost (HO-290) coverage is provided at no additional charge.**
- **Homeowners PAK II Credit: Forms 3, 4, 6 & HE-7; 10% when insured qualifies for PAK II Program for territories 32 - 43.**
- **Base premiums for HE-7 policies: No additional charge.**
- **Base premium for HE-7w/HE-20 policies: +2.0% above St. Paul Guardian HO-3 rates.**
- **Base premium for HE-7w/HE-21 policies: +4.0% above St. Paul Guardian HO-3 rates.**
- **Renewal Credit: Premium credit when insured or spouse has maintained consecutive yrs. of both auto & homeowners coverage with the St. Paul, 3-5 yrs. Credit varies 3%-5%.**
- **Forms 3 & 3w/15: Personal property increase limits; \$1 per \$1000 of insurance.**
- **Installment Payment Plan: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge.**
- **Employee Discount: 20% new business; 15% renewals. Eff. 3-1-00**

St. Paul Mercury Insurance Company:

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

Sea Insurance Company of America:

- **Form 3w/15: 25% credit. Eff. 5-11-92**

Select Insurance Company:

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

Selective Insurance Company of South Carolina:

- **Forms 4 & 6: 25%.**
- **Forms 1, 2, 3 & 3w/15: Replacement Cost on Personal Property; Delete 5% surcharge.**
- **Forms 4 & 6: Replacement Cost Personal Property; Annual add'l prem. shall be \$1 per \$1000 of ins. applied to Cov. C.**
- **Protective Devices Credit: Factors vary .85 to .98.**
- **All Forms, except 4 & 6: Fixed dollar amount deductible factors; \$500 - .85; \$1000 - .80; \$2500 - .70.**
- **Amount of Insurance Deviation: \$60000 - \$140000: Credit varies 0%-25%.**
- **Age of Dwelling Credits: New 20%; 1 yr. old 18%; 2% less credit each added yr. through 9th yr. Eff. 5-1-92**

Selective Insurance Company of the Southeast:

- **Credit for protective devices: Factors vary .85 to .98.**
- **Forms 1, 2, 3, & 3 w/15: Replacement cost on personal property; Delete 5% surcharge.**
- **Forms 4 & 6: Charge an annual additional premium of \$1 per \$1000 of insurance applied to Coverage C. Minimum limit of Coverage is \$12000.**
- **All Forms, except HO 4 & HO 6: Fixed dollar amount deductible factors; \$500 - .85; \$1000 - .80; \$2500 - .70.**
- **Amount of Insurance Deviation: \$20000 - \$75000; Credits vary 3.0% - 10.0%. Eff. 5-1-92**

Sentry Insurance A Mutual Company:

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

Service Insurance Company:

- Year of Construction Deviation by territory: Credit varies 0% - 20%.
- Deviation for Masonry Construction by protection class: Credit varies.
- Form 3: 10% Base Deviation by territory.
- Claim Free Credit: 5% applied to base premium: Certain criteria apply.
- Mature Homeowner Credit: 5% credit by territory: Certain criteria apply.
- Gated Community Credit: 5% credit by territory: Certain criteria apply.
- Form 3: Increased Limit of Personal Property: \$1 per 1000.
- Windstorm or Hail Deductible Deviation: Credit varies.
- Key Premium Factors Deviation.
- 2% Protective Device Credit for automatic smoke detectors, fire extinguishers & deadbolt locks on all exterior doors.
- 25% Maximum Allowable Credit for specific combined deviations.
- Auto Companion Credit: 4% credit when criteria is met.
- Deductible Credit Discounts. Eff. 12-13-00

Shelby Insurance Company:

- All Forms: Deductible credits; \$250 ded. - no charge; \$500 ded. - 15%; \$1000 ded. - 25%; \$2500 ded. - 38%.
- Forms 2 & 3: Deductible credits; \$250 ded. - 10%; \$500 ded. - 15%; \$1000 ded. - 30%; \$2500 ded. - 35%.
- Forms 4 & 6: Deductible credits; \$250 - 10%; \$500 - 15%; \$1000 - 30%; \$2500 - 37%.
- Forms 2 & 3: \$250 theft deductible credit; 1%.
- Forms 4 & 6: \$250 theft deductible credit; 5%.
- Forms 1, 2, 3 & 3 w/15: Coverage C increase limits \$2 per \$1000.
- Protective Devices: Credit varies 2% - 15%.
- Personal Injury (HO-2482): Included at no charge.
- New Home Discount: 20% current calendar yr.; 18% one yr. preceding current calendar yr.; 2% less credit each added yr. until 10+ yrs. then no credit.
- Multi-Policy Discount: 10% applies to total HO policy premium when auto policy is written in the Anthem Casualty Insurance Group.
- Forms 2 & 3: Additional Amount of Insurance; 3% charge of basic premium.
- Base premium deviation by territory. Eff. 6-1-99

South Carolina Insurance Company:

- All Forms: 10% credit off base premium.
- Forms 1, 2 & 3: New home credit; 6% current calendar yr. - 2% less credit for each yr. preceding current calendar yr.
- Flat Deductible Credits: All forms, except 4 & 6; \$500-9%; \$1000-17%; \$2500-25%.
- All Forms: Protective Device Credits: Special Fire & Theft Package - 5% credit.
- All Forms: Account credit: 10% applies to HO policy when personal auto coverage or flood coverage is written on primary residence with any of the Seibels Bruce Companies.
- All Forms, except Form 4: 5% Senior Citizens Credit when required criteria is met.
- All Forms: Credits vary based upon renewal criteria.
- Forms 4 & 6: 10% deviation.
- All Forms: Deviation by policy amount of insurance; \$10000 - \$86000 & above: Credit varies 0% - 26.4%.
- Guaranteed Replacement Cost: Endorsement HO-500; Building replacement or repair cost protection; \$1 charge.
- Forms 3 & 3w/15: 10% deviation.
- Form 3: Deviation by policy amount of insurance; \$10000 - \$111000 & above: Credit varies 0% - 27.0%.
- All Forms: Personal Property Replacement Cost including an increase in contents to 70% of Coverage A provided for no charge.

- Forms 3 & 3w/15: Increase in Coverage C; \$1 per \$1000.
- Guaranteed Replacement Cost HO-500: Coverage A provided for no charge.
- Forms 3 & 3w/15: Windstorm or Hail Exclusion; Beach territory only; \$75 premium credit.
- Personal Injury Coverage provided for no charge. Eff. 6-1-99

Southern Guaranty Insurance Company:

- Form 3 & HE-7: Deviation by Territorial Relativities.
- Form 4: Deviation by Territorial Relativities.

Southern Guaranty Insurance Company (Con't.):

- Form 6: Deviation by Territorial Relativities.
- Form 3 & HE-7: Amount of Insurance Deviation.
- Form 3 & HE-7: New Home Credit; 1 yr. - 18%; 2% less credit each added yr. to 9th yr.
- All Forms, except 4 & 6: Deductible Credits; \$500-.91; \$1000-.83; \$2500-.75. Forms 4 & 6: \$500-.90; \$1000-.77; \$2500-.63.
- Forms 4 & 6: Personal Property (Coverage C) Replacement Cost Coverage; Factor 1.30 from 1.40.
- Reduced charge for Personal Property Increased Limits: Form 3 - \$1; Form 3w/15 - \$2.
- Reduced rates for Outboard & Water Craft Liability.
- Forms 3, 4 & 6: Personal Injury Coverage at no charge.
- Form 3 & HE-7: Exceptional Homeowner: 10% credit when criteria is met.
- Protective Devices Credit: Credit varies.
- Multi-Policy Credit: 5% credit applies when insured has personal auto & homeowners with Southern Guaranty Insurance Company. Eff. 1-15-00

Southern Heritage Insurance Company:

- Forms 3, 4 & 6: 10% credit for policies written with HE-7, HE-7w/20 or HE-7w/21.
- Form 3: Territory Deviation; Credit varies 2% - 10% & applies when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with underwriting practices.
- Form 6: Factor of .675 applies when both auto & HO policies are issued voluntarily with Southern Heritage Insurance Company in accordance with Company underwriting guidelines.
- Optional Deductible Credits: Change in credit for increasing the deductible when named insured has both auto and homeowners written voluntary by Southern Heritage Insurance Company.
- Combined Protective Device Credits: Credit for combined smoke alarm, deadbolt lock(s) & fire extinguisher(s) applies when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices. Total average deviation is 1.8%.
- Form 3: Coverage A Dwelling Replacement Cost (HO-500) coverage provided at not additional charge when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- Form 3: Personal Property Replacement Cost Coverage: Coverage C (HO-290): Charge personal property to be waived when auto & HO policies issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- Forms 4 & 6: Personal Property Coverage C Replacement Cost Coverage (HO-290) reduction of charge from 40% to 25% (deviation of 37.5%) applies when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- Inflation Guard Coverage Deviation: HO-243; 2% to no charge for 4% coverage; 3% - 1% for 6% coverage (deviation of 33.3%) 4% - 2% for 8% coverage (deviation of 50%). Average deviation is 66.7% applies when auto & HO policies issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- Credit for Retirees: 5% for named insured age 55 or older applies when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- New Home Credit: 20% for homes completed in current calendar yr., decreasing 2% each preceding yr. Credit applies when auto & HO policies are issued voluntary by Southern Heritage Insurance Company in accordance with Company underwriting practices.
- Reduced Boat Liability Rates. Credit varies 4.8%-32.0%. Deviation applies when auto & homeowners policies are issued

voluntary by Southern Insurance Company in accordance with Company underwriting practices.

- Coverage A Amount Relativity Deviation: Based on Coverage A amount when auto & homeowner policies are issued by Southern Heritage Insurance Company in accordance with Company underwriting practices. Eff. 6-1-99

Link Plus Only

- Property Limit Amount Relativity Deviation based on policy amount of insurance: Credit varies 2% - 3%.
- Gated Community Discount: 8% credit when criteria is met. Maximum credit \$125.
- New Home Discount: 1 yr. - 20%. 2% less each yr. to 10th yr. Eff. 7-7-97

Southern Pilot Insurance Company:

- Deviation by Coverage A limit: Variable credit.
- Forms 4 & 6: Replacement Cost Coverage; Surcharge 1.30.
- New Home Credit: Age of dwelling current yr. 20%, 2% less credit thru 9th yr.
- Form 3: Deviation by territorial relativities.
- Form 4: Deviation by territorial relativities.
- Form 6: Deviation by territorial relativities.
- All Forms, except 4 & 6: Variable factors based on Coverage A limit & deductible amounts.

Southern Pilot Insurance Company (Con't.):

- Forms 4 & 6: Variable factors based on Coverage A limit & deductible amounts.
- Form 3: Personal Property Increased Limits: \$1 charge; Form 3w/15 - \$2 charge
- Protective Device: Discount varies.
- Reduced Rates for Outboard Motor & Water Craft Liability.
- Forms 3, 4 & 6: Personal Injury Coverage. No premium charge.
- Exceptional Homeowner Credit: 10% credit when criteria is met. Eff. 1-1-97

Standard Fire Insurance Company:

- Base Rate Deviation: Credit varies depending on territory.
- Coverage A Relativities based on Coverage A amount & territory.
- HO-3w15: 10% additional premium charge.
- Protective Device Deviation: Credit varies 1% - 13%.
- Forms 2, 3 & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.
- Forms 2, 3, & 3w15: 5% Account Credit.
- Refrigerated Personal Property: \$10 charge waived.
- Deductible Credits: Varies by amount of deductible.
- Forms 2, 3 & 3w15: Loss Free Credit: 3+ yrs. loss free 5 % credit.
- Forms 2 & 3: Inflation Guard: Premium charge waived.
- Geico Sponsored Account Discount: 3% credit.
- Forms 3: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00

State Automobile Mutual Insurance Company:

- Forms 4 & 6: Deductibles: \$500 - 17%; \$1000 - 33%; \$2500 - 46%.
- Forms 2, 3, 3w/15, 4 & 6: 10% add'l. deviation if Co. carries insured's homeowners & auto liability: Other criteria apply.
- Age of Dwelling Credit: New 20%; 1 yr. - 18%; 2 yrs. - 15%; 3 yrs. - 12%; 4 yrs. -9%; 5 yrs. - 7%; 1% less credit 6th - 8th yrs.
- All Forms: Alarm System Credits; All protection classes & territories; Variable credits.
- Forms 4 & 6: Replacement Cost on Contents; Reduce charge from 40% to 35%.
- HO 500 Replacement or Repair Cost on dwellings granted without charge when certain requirements are met.
- Forms 1, 2, & 3: Coverage C increase; \$1 per \$1000; Form 3 w/15 - \$2 per \$1000.
- Forms 1, 2, 3, 3w/15 & 8: Policy Size Credits; Protection classes 1-8; \$51000 & above - 1%-30%; Protection classes 9 & 10 - \$60000 & above 1% - 15%.
- Forms 1, 2, 3, 3 w/15 & 8: Deductibles; \$500 - 15%; \$1000 - 25%; \$2500 - 31%.

- **Defender Package:** This package will be rated by applying a 20% credit to base rate for HO-500 coverage & a flat \$25 charge for HO-290 when certain requirements are met.
- **Forms 1, 2 & 3:** When HO 290 is attached, Coverage C limit is increased to 70% of Coverage A at no additional charge.
- **Form 3w/15:** Optional at a +10% charge.
- **Jewelry Rate - \$9.50 per \$1000. Eff. 9-1-92**

State Auto Property & Casualty Insurance Company:

- **Forms 3 & 3w/15:** Policy size deviation based on Coverage A amount, territories & protection classes. Various credit.
- **Forms 4 & 6:** Deductibles; \$500 - 17%; \$1000 - 33%; \$2500 - 46%.
- **Forms 1, 2, 3, 3w/15 & 8:** Deductibles; \$500 - 10%; \$1000 - 25%; \$2500 - 31%.
- **15% additional deviation if Company carries insured's homeowners as well as private passenger auto liability and meets other requirements.**
- **Defender Program includes Guaranteed Replacement Cost Coverage on dwelling (HO-500) & Replacement Cost on Contents with Coverage C at 70% of Coverage A (HO-290) when certain criteria is met.**
- **All Forms: Alarm System Credits: Credit varies 2% - 15%; All protection classes & territories.**
- **Age of Dwelling Deviation: New - 9 yrs.: Credit varies 0% - 20%.**
- **Forms 4 & 6: Replacement Cost on Contents: Charge 35%**
- **Forms 2 & 3: Coverage C Increase: \$1 per \$1000: Form 3w/15 \$2 per \$1000.**
- **Form 3w/15: Optional at +10% charge.**
- **Protection Class 9 Rates: 10% Discount for homes within 5 miles of a responding Fire Department & within 1000 feet of fire hydrant.**
- **Homeowners Prime of Life Discount: All Forms, except 4 & 8: Age 50-54 - 10%; Age 55 & over -15%; Form 6 qualifies if Coverage C is at least \$30000.**
- **All Forms, except 4 & 6: Windstorm or Hail Deductible. Variable Credits.**
- **Electronic Funds Transfer: \$1 service fee. Eff. 9-15-00**

State Capital Insurance Company:

- All Forms, except 4 & 6: Fixed dollar amount deductibles; \$500 - factor .79; \$1000 - factor .79; \$2500 - factor .62.
- Forms 4 & 6: \$500-ded. - factor .85; \$1000-ded. - factor .77; \$2500-ded. - factor .63.
- Forms 1, 2, 3, HE-7 & HE-7 w/HE-20: Personal Property Increase Limits; \$.50 per \$1000; 3 w/15 \$2 per \$1000.
- Forms 2, 3, 3w/15, & 6,: Company deviation based on territory & Coverage A amount; Credit varies.
- Forms 2, 3, 3w/15, HE-7 & HE-7 w/HE-20: New Home Discount 0-2 yrs. - 27%; 3-4 yrs. - 24%; 5-6 yrs. - 19%; 7-8 yrs. - 14%; 9-10 yrs. - 10%; 11-12 yrs. - 7%; 13-14 yrs. - 5%; 15-20 yrs. - 2%.
- All Forms: Protective Devices Credits; Maximum credit removed. All protection class & all territory. Credit varies 2% - 15%.
- Outboard Motors & Water Craft: Liability rates amended by boat length.
- Protection/Construction Relativity Deviation: Applies to all forms, except 4 & 6; 5% deviation applies to protection classes 1 - 3 for both frame & masonry construction.
- All Forms, except 4 & 6: Windstorm or Hail Deductible Deviation. Credit varies based on amount of insurance.
- Forms 1, 2, 3, HE 7 & HE 7w/20: Personal Property increase limit: \$.50 per \$1000.
- Form 3w/15: Personal Property Increase Limit. \$2 per \$1000.
- Form 6: Dwelling Basic and Increased Limits and Special Coverage. Limit \$5000 - no charge.
- Personal Property Replacement Cost Coverage: All Forms, except 4 & 6 - factor 1.05; Forms 4 & 6 - factor 1.35. Minimum premium deleted.
- Ordinance or Law Coverage deviation by factors.
- Three or Four Family Residence: Coverage B & C deviation.
- Installment 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

State Farm Fire & Casualty Company:

- Deviation by Territory & Policy Amount of Insurance: Variable credits.
- Forms 4 & 6: Deductible Credits; \$500 - 17%; \$1000 - 30%; \$2500 - 37%.
- Surcharges for townhouses/rowhouses in buildings with more than 2 units per fire division do not apply.
- Number of Families Deviation: One family premiums for all Section I & II coverages shall apply regardless of number of families.
- Premium Credits for Alarm Systems: Various combinations ranging from 2% to 15%.
- Unscheduled Jewelry & Furs: 30% credit applies to \$15 rate per \$1000 for additional coverage.
- Form 3: Replacement Cost on Contents; Coverage C increased to 70% of Coverage A at a rate of \$.85 per \$1000 of coverage. Charge for replacement cost coverage is 5% of the basic \$250 deductible premium.
- Forms 4 & 6: Replacement Cost on Contents; Apply surcharge of 30% to basic \$250 deductible premium.
- Ordinance or Law Coverage: Following charge applies only to basic premium for Coverage A amount. Percentage of Coverage A Limit 25%-3% premium charge, minimum additional premium \$5; 50%-8% premium charge, minimum additional premium \$10.
- Form 3: New Home Credit; Current calendar yr. - 20%; One year preceding - 18%; 2nd - 15%; 3rd - 12%; 4th - 9%; 5th - 6% & 6th yr - 3%. Dwelling under construction shall be considered completed & occupied during current calendar yr. with Coverage A amount insured 100% of completed dwelling replacement cost. Dwellings renovated are eligible for an Utilities Rating Plan credit; specific requirements.
- Form 4: Deviations by Territory & Amount of Insurance: Variable credits.
- Form 6: Deviations by Territory & Amount of Insurance: Variable credits.
- Rental Condominiums: Apply following charge; \$250 - 25%; \$500 - 21%; \$1000 - 18%; \$2500 - 16%.
- Form 6: Coverage A Increased limits & Special Coverage; Basic coverage rate per \$1000 increase \$3.70; Special coverage additional premium waived.
- Homeowners 36 Discount: Consecutive yrs. insured with State Farm; 3-5 yrs. - 5%; 6 or more yrs. - 10%; territories 5 & 6 excluded.
- Form 3: Coverage C Increased Limits: .85 per \$1000 of increased coverage; Territories 5 & 6 excluded.
- Installment Payment Plan: \$1 charge. Charge waived if monthly installment made by electronic funds transfer.
- Varied deductible credits/charges for Zones 5, 6, 35 (specific counties), 41, 42 & 43 and remainder.
- Refrigerated Personal Property: Coverage provided at no additional charges.
- Form 3: Sinkhole Collapse; \$.35 rate per \$1000 of Coverage A.
- Form 3, 4 & 6: 2% Credit for Home-Auto Discount for all territories, except 5 & 6.

- **8% or 15% Automatic Sprinkler Credit Eff. 6-1-01**

TIG Premier Insurance Company:

- **All Forms: Age of Dwelling Credit; 0-3 yrs. old - 21%; 4-6 - 14%; 7-9 - 7%.**
- **Forms 1, 2 & 3: 38.0%.**
- **Form 6: 17.5%. Eff. 5-1-92**

Teachers Insurance Company:

- **Form ML-3 & Masters Program: Amount of insurance deviation based on Coverage A amount & territory; Variable credits.**
- **Protection Device Credits: Classes 1-9; Credits vary 1% - 15%.**
- **Form ML-3: 8% credit if insured 100% to value & inflation guard endorsement is attached.**
- **Form 3 & Masters Program: New Home Credit; Age of dwelling 0-1 yr - 20%; 2% less credit each added yr. to 10th yr.**
- **Increase in Coverage C \$1 per \$1000.**
- **Masters Program: Protection Class; Variable credits 0.0% - 5.0%.**
- **Form ML-3 & Masters Program: Waive \$3 installment fee on installment pay plan for initial payment.**
- **Optional Section II Liability Cov.: Reduced rates for Water Craft depending on boat type, horsepower, length, speed and limits.**
- **Form 3 & Masters Program: Deductible Credits; Credit varies.**
- **Form 3 & Master Program: Auto/Home Client Discount; Variable credit when criteria is met.**
- **Form ML-4: Territorial Deviation: Credit varies.**
- **ML 4 & 6: Deductible Credits: Credit vary.**
- **Forms 4 & 6: Deviation on Replacement Value; 15% charge apply for policies with \$500 or greater deductible. \$10 minimum charge will apply to policies with \$500 or greater deductible.**
- **Master Program: Additional coverages included at no additional premium charge.**
- **Forms 4 & 6: Coverage Amount Deviation: Variable deviations by coverage amount.**
- **2% credit if insured has a Federal Flood Insurance policy placed with Co. or the flood insurance replacement program.**
- **Downward deviation on earthquake.**
- **Downward deviation for silverware, goldware & pewterware.**
- **Downward deviation for refrigerated food spoilage.**
- **Downward deviation for tenant's improvement.**
- **Form 6; Downward deviation Coverage A increased limits.**
- **Downward deviation for additional residence premises rented to others.**
- **Downward deviation for private structures rented to others. Eff. 3-1-00**

Travelers Casualty & Surety Company:

- **Base Rate Deviation for Dwellings, Tenants & Condominiums: Credit varies based on territory.**
- **Form 3w15: 10% additional premium charge.**
- **Coverage A Relativities based on Coverage A amount & territory.**
- **Protective Device Deviation: Credits vary 1% - 13%.**
- **Deductible Credits: Varies by amount of deductible.**
- **Forms 2, 3, & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Refrigerated Personal Property: \$10 Charge waived.**
- **Forms 2, 3, & 3w15: 5% Account Credit.**
- **Forms 3 & 6: Association Credit Program: 10% credit applies when certain criteria is met.**
- **Form 2, 3, 3w15, 4 & 6: Loss Free Credit: 3+ yrs. loss free 3% credit.**
- **Forms 2, 3, 3w15, 4 & 6: Final Premium Adjustment factor of .92.**
- **Form 2 & 3: Inflation Guard: Premium charge waived.**
- **Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00**

Travelers Indemnity Company:

- **Protective Device Deviation: Credit varies 1% - 13%.**

- **Deductible Credits: Varies by amount of deductible.**
- **Forms 2, 3, 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Refrigerated Personal Property: \$10 charge waived.**
- **Forms 2, 3, & 3w15: 5% Account Credit.**
- **Forms 2, 3, 3w15, 4 & 6: Final Premium Adjustment Factor of .92.**
- **Forms 2 & 3: Inflation Guard Premium waived.**
- **Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00**

Travelers Indemnity Company of America:

- **Base Rate Deviation for Dwellings, Tenants & Condominiums: Credit varies depending on territory.**
- **Form 3w/15: 10% Additional premium charge.**
- **Coverage A Relativities based on Coverage A amount & territory.**
- **Deductible Credits: Varies by amount of deductible.**
- **Protection Device Deviation: Credit varies 1%-13%.**
- **Forms 2, 3 & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Forms 2, 3, 3w15, 4 & 6: 5% Account Credit.**

Travelers Indemnity Company of America (Con't.):

- **Forms 2, 3, 3w15, 4 & 6: Loss Free Credit: 3+ yrs. loss free 3% credit.**
- **Refrigerated Personal Property: \$10 charge waived.**
- **Forms 2, 3, 3w15, 4 & 6: 5% Multi-Line Insurance & Financial Services Institution Employees Credit.**
- **Forms 2, 3, 3w15, 4 & 6: Final Premium Adjustment factor - .85.**
- **Forms 2 & 3: Inflation Guard: Premium charge waived.**
- **Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00**

Travelers Indemnity Company of Connecticut:

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

Travelers Indemnity Company of Illinois:

- **Base Rate Deviation: Credit varies based on territory.**
- **New Home Credit: 0 - 15 yrs. old: Credit varies 2% - 20%.**
- **Protective Device Deviation: Credit varies 1% - 15%.**
- **Forms 2, 3 & 3w15, 4 & 6: 10% Account Credit.**
- **Forms 2, 3 & 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Form 3w/15: 10% Additional premium charge.**
- **Forms 2, 3, 3w15, 4 & 6: Loss Free Credit: 5+ yrs. loss free - 5% credit.**
- **Deductible Credits: Varies by amount of deductible & territory.**
- **Form 3: Homeowners Extra Credit: 15% when criteria is met.**
- **Refrigerated Personal Property. \$10 charge waived.**
- **Forms 3 & 6: Association Credit Program: 10% credit applies when certain criteria is met.**
- **Forms 2 & 3: Inflation Guard premium charge waived. Eff. 5-21-90**

Travelers Personal Security Insurance Company:

- **Base rate deviation based on territory. Credit varies.**
- **Form 3w/15: 10% Additional premium charge.**
- **Coverage A Relativities based on Coverage A amount & territory.**
- **Protective Device Deviation: Credit varies 1% - 13%.**
- **Deductible Credits: Varies by amount of deductible.**
- **Forms 2, 3, 3w15: Personal Property - Increased Limit Coverage C: \$1 per \$1000.**
- **Refrigerated Personal Property: \$10 charge waived.**
- **Forms 2, 3, & 3w15: 5% Account Credit.**
- **Forms 2, 3, & 3w15: Loss Free Credit: 3+ yrs. loss free 5% credit.**
- **Forms 2, 3, 3w15: Final Premium Adjustment factor of .85.**
- **Forms 2, 3 & 3w15: Multi-Line Insurance and Financial Services Institution Employees Credit - 5%.**
- **Forms 2 & 3: Inflation Guard premium charge waived.**
- **Forms 3 & 6: 5% Safety Seminar Credit: Certain criteria apply. Eff. 8-20-00**

Twin City Fire Insurance Company:

- **Age of Dwelling Credit: 1 yr. of age 20% with a 3% less credit each added yr.**
- **Forms 4 & 6: 10% limited access credit if complex meets the protection requirements.**
- **All Forms: Protective devices premium credits: Factors vary from .85-.98 for qualifying dwellings: Credits may be added together to maximum credit factor of .80.**
- **Forms 2 & 3: Rate for increase in Coverage C - \$1 per \$1000 in lieu of \$2.**
- **Deviations by Amount of Insurance: Relativity Curves.**
- **Account Credit: Factor of .90 applies if insured has personal auto policy written in any of the Hartford Group.**
- **Mature Retirees Credit: Factor of .95 is applied when required criteria is met.**

Twin City Fire Insurance Company (Con't):

- **All Forms: Higher Deductible Deviation: Credits vary by amount of insurance and amount of deductible.**
- **Form 3: Retirement Community/Limited Access Community Package - 15% credit when criteria is met.**
- **Forms 4 & 6: 1.00 factor applies.**
- **Forms 2 & 3: Additional Amount of Insurance Coverage A only; 25% - \$1; 50% - \$2. Additional Limit of Liability for Coverage A, B, C, & D - \$3 premium charge. Eff. 12-1-00**

USAA Casualty Insurance Company:

- **Form 3: New Home Discount: New - 9 yrs. of age: Credit varies 0% - 20%.**
- **Forms 3 & 6: Deviation by Territory & County.**
- **Additional Coverage: Unscheduled Jewelry & Furs: Limit \$2000 - \$16; limit \$4000 - \$32. Use Endorsement HO-267.**
- **Personal Property Deviation: Coverage C limit increased at .50 per \$1000; Coverage C decreased to not less than 40% of Coverage A at .50 per \$1000 credit.**
- **Extended Billing Plan: Regular Plan - no installment charge; Extended Plan - \$3 installment charge.**
- **Sinkhole Collapse Coverage: Charge .35 per \$1000 to the Coverage A amount of insurance..**
- **Forms 3 & 6: Revised territory definition. Eff: 8-1-00**

Underwriters Insurance Company:

- **Age of Dwelling Discount: Form 3: 0 - 10 yrs. of age: Credit varies 0% - 20%.**
- **Account Credit Program: 15% discount when insured has coverage for both auto & homeowners policies through UIC.**
- **Preferred Homeowners Credit: 0% - 23% Credit by territory, protection class, construction type: Other criteria apply.**
- **Revitalized Home Credit for dwellings 25 yrs. or older if certain criteria is met.**
- **Deductible Credits: Forms 3, 4, & 6.**
- **Base Premium Discount for Form 6: A factor of .80 applies.**

- **Protective Device Credits: All Forms: Credit varies 1% - 15%.**
- **Replacement Cost on Contents: Forms 3, 4, & 6: Minimum premium does not apply.**
- **Additional Limits of Liability for Coverages A, B, C, & D: Form 3: 6% credit when certain options are selected.**
- **Personal Property Replacement Cost: Form 3: 5% of base premium with minimum premium waived when certain options are selected.**
- **Personal Injury: Form 3: Charge waived if certain coverages and options are selected.**
- **Water Back-Up of Sewers or Drains: Form 3: Charge waived if certain coverages and options are selected.**
- **Credit Card, Fund Transfer Card, Forgery & Counterfeit: Form 3: Charge waived if certain coverages and options are selected.**
- **Special Computer Coverages: Form 3: Charge waived if certain coverages and options are selected.**
- **Coverage C Increased Special Limits of Liability: Form 3: Charge waived if certain coverages and options are selected.**
- **Fire Department Service Charge: Form 3: Increased to \$1000 in lieu of \$500 if certain coverages and options are selected.**
- **Form 3: Coverage D Increased to 30% of Coverage A will be deleted if certain coverages & increased limits options are selected.**
- **Form 3: Coverage A Relativities Deviation.**
- **Form 3: Ordinance or Law will be 4% of base premium if certain coverages & increased limits options are selected.**
- **Form 3: The charge for Refrigerated Property Coverage will be deleted if certain coverages & increased limits options are selected. Eff.10-1-99**

Unigard Indemnity Company & Unigard Insurance Company:

- **Form 3: Credits vary by protection class & Coverage A dwelling amounts; \$40000 & under to \$1000000 & over. Credit varies based on territory.**
- **Form 3: Personal Property Replacement Cost; Delete 5% surcharge.**
- **Form 6: 16% to be applied to base rate of 10% off Form 4.**
- **Form 3: Fixed dollar amount deductibles credits; \$500-9%; \$1000-17%; \$2500-25%.**
- **Forms 4 & 6: \$500-10%; \$1000-23%; \$2500-37%.**
- **Form 3: New Home Credit; Current yr. - 20%; 2% less credit each added yr.**
- **Personal Property Coverage C Increased Limits: Form 3 - \$1; Form 3w/15 - \$2.**
- **Protection Device Credit: 5% in all territories & protection classes for an installed smoke detector, fire extinguisher & dead bolt locks.**
- **Reduced rates for Outboard Motors & Water Craft liability.**
- **Forms 3, 4 & 6: Personal Injury Coverage; HO-82 included at no charge.**
- **Form 3: Deviation of territorial Relativities: Credit varies 5.0% - 20.0%.**
- **Form 4: Credit off base rates by territory; Credit varies 3.5% - 10.0%.**
- **Forms 4 & 6: Personal Property Replacement Cost Coverage; Surcharge reduced from 1.40 to 1.30.**
- **Forms 4 & 6: Deviation varies by protection class & territory. Eff. 10-3-94**

Unigard Security Insurance Company:

- **Form 3: Credits vary by protection class, & Coverage A dwelling amounts; Coverage A amount under \$40000 - \$1000000 & over. Credit varies 0% - 19% based on territory.**
- **Form 3: Personal Property Replacement Cost; Delete 5% surcharge.**
- **Form 6: 19% to be applied to base rate of 10% off Form HO-4.**
- **Form 3: Fixed Dollar Amount Deductibles Credits; \$500-9%; \$1000-17%; \$2500-25%.**
- **Forms 4 & 6: \$500-10%; \$1000-23%; \$2500-37%.**
- **Form 3: New Home Credit; Current yr. - 20%; 2% less credit each added year.**
- **Personal Property Coverage C increased limits: Form 3; \$1; Form 3w/15 - \$2.**
- **Protection Device Credit: 5% in all territories & protection classes for an installed smoke detector, fire extinguisher & dead bolt locks.**
- **Reduced rates for Outboard Motors & Water Craft liability.**
- **Forms 3, 4 & 6: Personal Injury Coverage; HO-82 included at no charge.**
- **Form 3: Deviation of territorial relativities varies 0.0% - 15.8%.**
- **Form 4: 5% credit off base rates.**
- **Forms 4 & 6: Personal Property Replacement Cost Coverage; Surcharge reduced from 1.40 to 1.30. Eff. 6-13-94**

Union Insurance Company:

- **Protective Device Credit:** Credit varies 2% - 15%.
- **Account Credit:** 10%.
- **Form 3: New Home/Dwelling Under Construction Discount:** Discount based on yr. completed & occupied. Credit varies 3% - 20%.
- **Mature Homeowner Credit:** 5% if insured is 55 yrs. & an adult is usually home during the day.
- **All Forms, except 4 & 6:** Replacement cost on contents. \$10 charge plus \$1 per \$1000 when increasing Coverage C from 50% to 70% of Coverage A.
- **Increased Deductible Credits:** Forms 3, HE-7, 4 & 6; \$500-20%; \$1000-26%; \$2500-30%.
- **Form 3 without HO-0015:** \$1 per \$1000. Eff. 6-1-99

Unisun Insurance Company:

- **Forms 1, 2 & 3: New Home Credit;** 0 yrs. 21%; 1 yr. 18%; 2 yrs.-15%; 3-10 yrs. 14% 11-12 yrs. -12%; 13 yrs. - 10%;14 yrs. -8%; 15 yrs. -6%; 16-17 yrs. -4%; 18-20 yrs. -2%.
- **Forms 1, 2 & 3: Personal Property Replacement Cost Coverage** is included at no charge. Attach endorsement H0-290.
- **Deviation by policy amount \$10000-\$300000:** Credit 5%-30%. Each additional \$10000 - 5%.
- **Forms 1, 2, 3 & 3w/15:** Flat deductible credits; \$500-10%; \$1000-21%; \$2500-33%. Eff. 2-1-96

United Pacific Insurance Company:

- **Forms 2 & 3: New Home Credit:** 10% dwellings 0-5 yrs. old; 9% dwellings 6 yrs. old; 2% less credit each added yr. up to 10 yrs. old.
- **Forms 1, 2, 3 & 3w/15:** 15%.
- **Multi-Policy Credit:** 10% applies to homeowners premium.
- **Reduce Installment Payment:** Charge from \$2 per policy per installment to \$1.50. Eff. 2-8-92

United Services Automobile Association:

- **Form 3: New Home Discount:** New - 9 yrs. of age: Credit varies 0% - 20%.
- **Forms 3 & 6:** Deviation by Territory & County.
- **Additional Coverage: Unscheduled Jewelry & Furs:** Limit \$2000 - \$16; limit \$4000 - \$32. Use Endorsement HO-267.
- **Personal Property Deviation:** Coverage C limit increased at .50 per \$1000: Coverage C decreased to not less than 40% of Coverage A at .50 per \$1000 credit.
- **Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge.**
- **Sinkhole Collapse Coverage:** Charge .35 per \$1000 to the Coverage A amount of insurance..
- **Forms 3 & 6:** Revised territory definition. Eff: 8-1-00

United States Fidelity & Guaranty Company:

- **Waive any additional premium of \$5 or less.**
- **Forms 4 & 6: Personal Property Replacement Cost Coverage;** 1.35 factor.
- **Increase in Coverage C limits:** Forms 1, 2 & 3 - \$1.50 per \$1000; Form 3w15 - \$2.50 per \$1000.
- **Form 6: Form Relativity Factor .800 in lieu of .855.**
- **Employee Group Discount:** 15%.

United States Fidelity & Guaranty Company (Con't.):

- **Forms 2 & 3: Additional Amount of Insurance.** Premium charge \$5. HO 03211.
- **Special Package Discount.** 5% when criteria is met.
- **Forms 2, 3, 3w/15 & 8: Deductible Credits.**
- **Multi-Policy Discount:** 10% credit when both Residential & P P Auto policies purchased through USF&G Insurance.
- **New Home Discount:** 1 yr.-20%; 2% less credit to 9th yr.
- **Deviation of HO-3 base rates by territory & policy amount:** Credits vary. Eff. 4-15-00

United States Fire Insurance Company:

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

Utica Mutual Insurance Company:

- Forms 2 & 3: Additional Amount of Insurance: Endorsement HO 3220 - 25% factor 1.002; 50% factor 1.003; Endorsement HO 3211 factor 1.006.
- Forms 1, 2, & 3: Replacement Cost Contents: Increase Coverage C to 70% of Coverage A for no additional charge. 5% surcharge is to be added to total base premium.
- Retirement Credit: 5% when insured has an owners form, is age 55 or older & retired.
- Deadbolt Lock Credit: 3%.
- Smoke Detector Credit: 3%.
- Renovated Home Credit: 10% when homes have been renovated within last 25 yrs. & meets required criteria.
- Personal Lines Account Credit: 10% applies to HO basic premium when auto policy is written with Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.
- Mass Merchandising Plan: 15% deviation for members of Utica National Insurance Group.
- Homeowners Non-Smokers Discount: 10% applies to basic premium.
- Forms 4 & 6: Coverage C increased to 40% at no additional charge.
- 5% Deviation for Fire Fighter Training & Smoke Detectors.
- Forms 1, 2, 3 & 3w/15: Age of Dwelling Credit: 20% 1 yr. old; less 2% credit for each added yr. to 10th yr.
- 12.4% deviation for territories 38 & 39.
- 5% payroll deduction provided the name 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.
- HO Extension Package: Certain criteria apply Eff. 10-1-99

Vermont Mutual Insurance Company:

- All Forms, except 4 & 6: Superior Home Discount; 20% when appropriate qualifications are met.
- Forms 4 & 6: Deductible Credits; \$500-10%; \$1000-23%; \$2500-37%.
- Forms 2, 3 & 3w/15 : Deviation based on Coverage A amount, construction & territory. Variable credits.
- Forms 4 & 6: 10% credit applies to base premium.
- Forms 2, 3 & 3w/15: Deductibles/charges.
- Forms 2, 3 & 3w/15: New Home Credit; New - 10 yrs. - 15% credit. Eff. 11-1-96

Vesta Insurance Corporation:

- Inflation Guard Coverage: Premier, Deluxe, Renters & Condos; No charge.
- Loss Assessment Coverage for Earthquake: Premier, Renters & Condos; 5% deductible applies to insured's share of each assessment. Deductible amount not less than \$250 in any one assessment. \$1 per \$1000.
- Credit card, fund transfer card, forgery & counterfeit money coverage Premier, Deluxe & Renters; Reduced charge.
- Premium Credits for Protective Device: Premier, Deluxe, Renters & Condos: Credit varies 2%-15%.
- Increased Special Limits of Liability Premier, Deluxe, Renters & Condos: Reduced charge for certain class of property.
- Deductible Credits: Credits vary from 15% - 40%.
- Senior Citizen Discount Premier, Deluxe, Renters & Condos: 5% if at least one of the named insured is 55 yrs. or older & is not employed outside the home.
- Supporting Business Discount Premier, Deluxe, Renters & Condos: 2%.
- Base Rate Deviation by Territory; Premier & Deluxe; Variable credits.
- Coverage Amount Reactivities Deviations: Premier & Deluxe; Credits vary based on Coverage A amount.
- Loss Free Credit Premier, Deluxe, Renters & Condos; 3 yrs. - 5%

Vesta Insurance Corporation (Con't.):

- **Personal Property: Coverage C limit may be increased at a rate of \$2 per \$1000.**
- **Age of Home Credit: Premier & Deluxe; Credits vary 0%-20%. Eff. 6-1-99**

Vigilant Insurance Company:

- **Forms 2, 3, 3w/15 & HE-7: 28.5% credit applies to base premium.**
- **Forms 4 & 6: 16% credit applies to base premium.**
- **Form 3w/15: 17.3% credit applies to classification table.**
- **Forms 2, 3, 3w/15 & HE-7: Various credits for Amounts of Insurance over \$400000 for Coverage A.**
- **Elimination for maximum credit for protective devices.**
- **Optional (higher) Deductible Amount Deviation.**
- **Forms 2 & 3: Additional Amount of Insurance deviation.**
- **Forms 2 & 3: Personal Property Increased Limit - \$1 per \$1000: Form 3w/15 - \$1.50 per \$1000.**
- **All Forms: Gated Community credit when criteria is met.**
- **All Forms, except 4 & 6: 5% Valuable Articles Credit. Eff. 1-19-01**

Virginia Mutual Insurance Company:

- **Forms 2, 3 & 8: Premium Credit by Amount of Coverage A - \$60000 - \$130000 & over and territory. Credit varies 4.7% - 30.0%. Credits apply to basic annual premiums.**
- **Form 4: Premium credit factor .9091.**
- **Forms 2 & 3: Personal property rate for increase in Coverage C \$1 or \$3 per \$1000 of coverage: Criteria apply.**
- **Row and Townhouses surcharge will be waived. Eff. 7-15-99**

West American Insurance Company:

- **Forms 2, 3 & 8: Fixed dollar amount deductible factors; \$500 - .90; \$1000 - .83; \$2500 - .75.**
- **Forms 4 & 6: Fixed dollar amount deductible; \$500 - .90; \$1000 - .77; \$2500 - .63.**
- **Personal Property Replacement Cost Coverage: Deviation for Forms 4 & 6.**
- **Deviations by Amount of Insurance.**
- **Base Rate Deviations by territory & protection classes 1-9: Variable credit.**
- **Water Craft Liability Rates: 60% below NCRB for powerboats; 50% below NCRB for sailboats.**
- **5% FamPak Credit to all Private Passenger Auto insureds who also have Homeowners policy with the Ohio Casualty Group.**
- **Employee Discount: 20% to qualifying employees insured in the West American Insurance Company; 15% to qualifying employees insured with the FamPak program in the West American Insurance Company.**
- **Percentage Wind or Hail Deductible Deviation: Credits Vary. Eff. 10-1-00**

Westchester Fire Insurance Company:

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

Windsor Mount Joy Mutual Insurance Company:

- **Amount of Insurance Deviation: Forms 1, 2 & 3; Coverage A amount 0-\$77000; Credit varies 5.1% - 18.4% for homes less than 5 yrs. of age. Eff. 10-1-93**

Winterthur International America Insurance Company:

- **All Forms: Personal Property Replacement Cost Coverage; Minimum additional premium for coverage is deleted.**

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

Worldwide Insurance Company:

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