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March 15, 2000

CIRCULAR LETTER TO ALL MEMBER COMPANIES

Re: Rate Deviations

Attached is a list of companies operating in North Carolina under rate deviations, filed with and approved by the Commissioner of Insurance, pertaining to the lines of insurance under the jurisdiction of the North Carolina Rate Bureau. The list includes all deviation filings received by the Rate Bureau for which we received notice of approval on or before February 29, 2000.

Please note that the deviations contained in this circular are shown separately by line of insurance and type of policy.

Very truly yours,

John W. Watkins

General Manager

JWW:dp

Enclosures

G-00-1

March 15, 1999

RATE DEVIATION - COMPANIES OPERATING IN NORTH CAROLINA

AUTOMOBILE

ACE American Insurance Company:

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

ACE Fire Underwriters Insurance Company:

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

ACE Property & Casualty Insurance Company:

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

AMEX Assurance Company:

Downward deviation by territory for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, collision & combined UM/UIM: Credit varies.

Downward deviation on accident-free discount for non-fleet private passenger auto bodily injury, property damage, medical payment & collision: 3-5 yrs.- 10% credit; 6 yrs. or more- 15% credit.

5% deviation for auto-homeowners policies on all coverages.

Downward deviation for single-car & multi-car policyholders for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.

10% deviation for preferred client for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.

Installment Payment Plan: Charge waived for electronic funds transfer or payroll deduction.

Downward deviation for vehicle usage for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.

1% deviation non-fleet private passenger automobile rates where the named insured has acquired his/her auto policy through the Work Site Marketing Program of AMEX Insurance Company. Eff. 7-27-98

Agricultural Insurance Company:

Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Companion Car Credit: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Loss Free Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Credit varies.

Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, medical payments, comprehensive & collision.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

All America Insurance Company:

• 10% private passenger auto liability & physical damage whenever Company carries both the homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages. Eff. 7-1-86

Allegiance Insurance Company:

Deviation on non-fleet private passenger automobile rates by territory, when criteria met: 5% - 40% credits.

Driving Quality Deviation on non-fleet private passenger when criteria met.

Deviation on voluntary non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive, & collision for principal operators age 55+, no chargeable SDIP pts., & no inexperience.

5% deviation on voluntary non-fleet private passenger auto bodily injury, property damage & collision if named insured has homeowners, mobile homeowner, tenant or condo policy with a Horace Mann Company and other criteria met.

9% deviation for bodily injury & property damage; 8% deviation for comprehensive & collision if insured is a member of a sponsoring education association & the policy is voluntary.

7% deviation on voluntary non-fleet private passenger collision coverage on model yr. 1993 & up for pickups, vans or utility vehicles.

Deviation on voluntary non-fleet private passenger comprehensive & collision deductibles with no chargeable SDIP pts. & no inexperience.

Deviation on 1st accident if insured has been insured with Allegiance Insurance Company for 5 consecutive yrs. & free of accidents for a 5 yr. period: 25% or 45% surcharge waived.

Installment fee waived for monthly payments via electronic funds transfer.

New business policies on an installment payment basis: 1st installment fee waived.

4% deviation on voluntary non-fleet private passenger auto bodily injury & property damage for single car, no chargeable SDIP pts. & no inexperience. Eff. 6-1-99

Allstate Indemnity Company:

- 22.5% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for single car policies.
- 16.0% non-fleet private passenger auto bodily injury & property damage for policies with 12-15 SDIP pts. for multi-car policies.
- Installment Pay Plan: \$1 per installment by Easy Payment Plan (EPP) Electronic Funds Transfer.

Installment Pay Plan: Payroll deduction for Allstate Employees (NC); Installment Charges Waived.

10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99

Allstate Insurance Company:

- 1%-15% non-fleet private passenger auto comprehensive & collision. Deviation applies if principal operator is 55 yrs. old or older. 1% for principal operator 71 yrs. or older.

• 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage when operators meet Company's eligibility requirements for Allstate Advantage Discount for single car policies. 15% for multi-car policies.

• 1% non-fleet private passenger auto collision rates which is equipped with factory installed anti-lock braking system on all four wheels for 1983 models or later.

• Preferred Driver Discount: 10% non-fleet private passenger auto bodily injury, property damage & medical payment coverage where operators meet company eligibility requirements.

• 10% private passenger auto liability & physical damage whenever Company carries both the Homeowners (HO-2, HO-3, HO-3w/15 or HO-6) & auto coverages.

• Preferred Driver Discount: 10% for non-fleet private passenger auto collision & comprehensive.

Installment Payment Plan: \$1 - \$6 charge per each installment when policyholder pays through electronic funds transfer. (Allstate Easy Payment Plan).

Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Installment charges waived.

10% discount on collision & comprehensive for member of an approved Allstate Corporation and its subsidiaries (The Good Hands People Discount). Eff. 7-5-99

American Alliance Insurance Company:

• 5% multi-policy non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive, if criteria is met & insured also has Homeowners policy in force with Great American Pooled Company.

• 8% Occurrence Free Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, when criteria is met & vehicle is not assigned to an inexperienced operator.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

American Automobile Insurance Company:

• 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.

• 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.

• 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.

• 10% non-fleet private passenger auto, to all coverage, except uninsured motorist, to auto insured who has also maintained a Homeowners, Condominium or Tenant policy for primary residence with American Automobile Insurance Company.

• A factor of .94 will apply to all voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

American Bankers Insurance Company of Florida:

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

American Centennial Insurance Company:

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

American Economy Insurance Company:

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

American Employers Insurance Company:

- Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates: Variable credits.

- Multi-policy Credit: 5% when named insured has homeowner policy with Commercial Union Company.

5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.

Anti-Theft Device Credits: Non-fleet private passenger auto comprehensive when vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.

Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs., less than 5 yrs. & not an at fault accident in the preceding 3 yrs.: 5% for policies in force 5 yrs. and not an at fault accident.

Cancellation will be done on a pro-rata basis. Eff. 4-6-98

American Fire & Casualty Company:

Fampak Discount: 10% credit for all coverages.

Prime Life Discount: 4% credit for all coverages: Certain criteria must be met.

Employee Discount: 15% credit for all coverages.

Base Rate Deviation by territory for bodily injury, property damage, medical payments, uninsured motorists, comprehensive & collision coverages.

Anti-Theft Discount: Comprehensive Coverage only: 5% & 15% credit: Certain criteria apply. Eff. 1-1-00

American & Foreign Insurance Company:

- 5% Companion Policy Credit for automobile policy, for which on inception date there is in force a homeowners policy covering same insured in any member of Royal Insurance.

- Discount for eligible employee: 20% credit to total personal auto policy premium.

- Installment Payment Plan waiver.

5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.

5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.

Passive Restraint Discount apply to medical payment rate. Credit varies 20% -40%.

5% Anti-Lock Braking System credit applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.

5% Window Glass Etching Credit applies to comprehensive coverage,

Anti-Theft Device Credit applies to comprehensive coverage: Credit varies 5% - 15%.

10% Company Car Credit applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.

Installment Payment Plan: \$1 each installment for Electronic Fund Transfer. Eff. 9-21-98

American Home Assurance Company:

37% deviation for medical payments & uninsured & combined uninsured/underinsured motorists coverage: All territories: Certain underwriting criteria must be met.

Territory 11: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 10% - 38%.

Territory 11: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 31%.

Territory 11: Deviation for collision coverage: Certain criteria apply: Credit varies 6% - 36%.

Territory 13: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22% - 46%.

Territory 43: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.

Territory 43: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 4% - 34%.

Territory 43: Deviation for collision coverage: Certain criteria apply: Credit varies 7% - 36%.

Territory 47: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 8% - 37%.

Territory 47: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 0% - 25%.

Territory 47: Deviation for collision coverage: Certain criteria apply: Credit varies 0% - 28%.

Territory 51: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 22 - 46%.

Territory 51: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 27% - 50%.

Territory 51: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 42%.

Territory 52: Deviation for bodily injury & property damage coverages: Certain criteria apply: Credit varies 24 - 48%.

Territory 52: Deviation for comprehensive coverage: Certain criteria apply: Credit varies 15% - 42%.

Territory 52: Deviation for collision coverage: Certain criteria apply: Credit varies 15% - 41%.

5% deviation for bodily injury, property damage, medical payments, comprehensive & collision for multi car policies.

5% deviation for comprehensive: All vehicles equipped with certain anti-theft devices.

5% deviation for certain coverages: All insureds within sponsored groups.

\$3 installment fee waived for automatic deductions from a financial account.

\$3 installment fee waived for all multiple payment modes. Eff. 11-1-99

American Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payment coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverages, except uninsured motorists, to auto insured who has also maintained Homeowners, Condominium or Tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to all voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

American Manufacturers Mutual Insurance Company:

- 10% non-fleet private passenger auto physical damage for risks with driving pts.
 - 40% non-fleet private passenger auto physical damage for risks without driving pts.
 - 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
 - 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
 - 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
 - 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
 - Extended Transportation Expenses Coverage KIP only: \$30/\$90 increased limits transportation expenses coverage is included at no additional charge.
 - Cancellation KIP only: Cancellation will be computed on pro rata basis.
 - Deviation non-fleet private passenger auto bodily injury written voluntary based on territories. 5% terr. 40 & 51; 8% terr. 16,25,32 & 33; 12% terr. 14,15,24,26 & 31; 15% terr. 11,13,17,18,43,47 & 51; 22% terr. 52.
 - Deviation non-fleet private passenger auto property damage written voluntary based on territories. 5% terr. 13,14,15,16,24,25,26,31,32,33,40 & 41; 10% terr. 11,17,18,43,47 & 51; 15% terr. 52.
- Experience Driver Discount: 5% non-fleet private passenger auto bodily injury. property damage, medical payments, collision & comprehensive, if principal operator is age 50-65 & no inexperience operators.

Classic Auto Discount: 80% discount to Miscellaneous Types Rule-19.F. Classic Auto Discount for bodily injury, property damage & medical payments coverages.

Installment Payment Plan: \$1 charge if paid through electronic funds transfer. Eff. 12-15-98

American Motorists Insurance Company:

- 7.5% non-fleet private passenger auto physical damage for risks with driving pts.
- 16% non-fleet private passenger auto physical damage for risks without driving pts.
- 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
- 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
- 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).
- Extended Transportation Expenses coverage KIP only: \$30./\$90. increased limits transportation expenses coverage included no additional charge.
- Cancellation KIP only: Cancellation will be computed on pro rata basis.

Experience Discount Driver: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 50-65 & no inexperience operators.

Installment Payment Plan: \$1 charge per billing for electronic funds transfer. Eff. 6-6-99

American National Fire Insurance Company:

Various downward deviations on comprehensive & collision for chargeable & no chargeable activity.

Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Company Car Credit: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Loss Free Renewal Credit: Various downward deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Mass Marketing Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Downward deviation for physical damage, comprehensive and collision coverages. Vehicle symbols 14-20+; Credit varies 1%-20%.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

American Professionals Insurance Company:

Installment charge waived on initial payment: \$3 charge for each installment thereafter: Applies to all policies.

Eff. 7-1-99

American Protection Insurance Company:

- 14.5% non-fleet private passenger auto physical damage for risks with driving pts.
 - 42.2% non-fleet private passenger auto physical damage for risks without driving pts.
 - 20% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bag or seat belt in driver-side-only position.
 - 30% non-fleet private passenger auto medical payment when vehicle is equipped with either factory installed air bags or seat belts in both front outboard seat positions.
 - 40% non-fleet private passenger auto medical payments when vehicle is equipped with factory installed air bags & seat belts in both front outboard seat positions.
- 5% non-fleet private passenger auto bodily injury & property damage coverage for those vehicles equipped with factory installed four wheel anti-lock braking system (ABS).

- Extended Transportation Expenses Coverage KIP only: \$30/\$90 increased limits transportation coverage is included at no additional charge.

- Cancellation KIP only: Cancellations will be computed pro rata basis.

Territory Deviation for non-fleet private passenger auto bodily injury & property damage: Credit varies.

Premium Deduction Plan: 3% credit & billing fees waived when payroll deduction service is offered at the insured's place of employment.

Experience Driver Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, collision & comprehensive if principal operator is age 50 to 65 & no inexperienced operators.

Installment Payment Plan: \$1 charge if paid through electronic funds transfer. Eff. 12-15-98

American Security Insurance Company:

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

American Southern Insurance Company:

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

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

2% AAA Carolina Affinity Group Discount when insured is a member of AAA Carolinas. Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, collision & other than collision premiums

10% 55 Plus Program Discount: Applies to non-fleet private passenger auto collision & other than collision when there is a least one driver 55 & over.

10% Renewal Discount Program applicable to each vehicle when policy holder has been insured with American Southern the previous 3 yrs. Discount applies to each vehicle, each driver when meeting criteria. Credit applies to non-fleet private passenger auto bodily injury, property damage, med payments, collision & other than collision premiums. Eff. 12-1-98

American Spirit Insurance Company:

- Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, comprehensive & collision credit for drivers meeting eligibility requirements.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

American States Insurance Company:

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

American States Preferred Insurance Company:

Preferred Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when all principal operators have no accidents (at-fault or not-at-fault) or violation during the previous 3 yrs. Deviation applicable new policies only & will continue for 3 yrs. unless removed due to a chargeable accident.

Accident Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when principal operator has been written with any of the American States Insurance Companies for a period of 3 or more yrs. & has had no chargeable accidents during the 3 yr. period. 15% non-fleet private passenger auto bodily injury, property damage, medical payments & collision when the principal operator has been written with any of the American States Insurance Companies for 6 or more yrs. & has no chargeable accidents during the 6 yr. period.

35% non-fleet private passenger auto physical damage for risks without driving points.

Deviation by territory: Non-fleet private passenger bodily injury. Credits vary 3%-10%.

Deviation by territory: 5% non-fleet private passenger auto property damage.

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

Passive Restraint Discount: 10% - 40% non-fleet private passenger auto med payments based on type of system.

Eff. 12-19-95

AMICA Mutual Insurance Company:

- Charge \$2 in lieu of \$3 each installment with certain exceptions.
- Eliminate additional charge \$2 on 1st installment of installment plan.
- Eliminate additional charge \$2 for all installment payments for members of any AMICA Group.
- Eliminate additional charge \$2 for 1st installment payment for insured participating in account billing payment plan.

Eff. 1-3-95

Amerisure Insurance Company:

- 15% non-fleet private passenger auto comprehensive & collision premiums on voluntary personal auto policies.
- 15% non-fleet to all coverages when insured has their primary homeowners with an Amerisure Company. Eff. 10-15-94

Associated Indemnity Corporation:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active disabling device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with a passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverages for all vehicles equipped with factory installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto for all coverages, except uninsured motorist, to all auto insured who also maintain Homeowners, Condominium or Tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to voluntary base rates for non-fleet private passenger auto liability & physical damage including uninsured motorist. Eff. 12-15-97

Association Insurance Company:

- 12.5% non-fleet private passenger auto liability & physical damage insurance rates.

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

Assurance Company of America:

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

Atlantic Casualty Insurance Company:

• 37% non-fleet private passenger bodily injury & property damage, single car policies with limits of liability that do not exceed \$25,000/\$50,000 bodily injury, \$25,000 property damage, \$2,000 medical payments; \$25,000/\$50,000/\$25,000 uninsured motorists for operators with 3 yrs. or more driving experience & limits of \$50,000/\$100,000 bodily injury, \$50,000 property damage, \$2,000 medical payments, \$50,000/\$100,000/\$50,000 UM/UIM for operators with 5 yrs. or more driving experience with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:

- (a) Manslaughter or negligent homicide;
- (b) Failure to stop & render aid when involved in an accident resulting in bodily injury or death;
- (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing;
- (d) Transporting illegal intoxicating liquors by motor vehicle.

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

- (a) Manslaughter or negligent homicide.
- (b) Failure to stop & render aid when involved in accident resulting in bodily injury or death.
- (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- (d) Transporting illegal intoxicating liquors by motor vehicle.

• 21% average deviation for non-fleet private passenger physical damage policies 3 or more SDIP pts. Eff. 7-1-94

Motorcycle

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

Atlantic Indemnity Company:

• 55% non-fleet private passenger auto bodily injury , property damage & medical payment single car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:

- (a) Manslaughter or negligent homicide.
- (b) Failure to stop & render aid when involved in accident resulting in bodily Injury or death.
- (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- (d) Transporting illegal intoxicating liquors by motor vehicle.
- (e) DUI involving drugs.

45% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 12-20 SDIP pts. with 12 SDIP pt. violation that is not one of the following:

- (a) Manslaughter or negligent homicide.
- (b) Failure to stop and render aid when involved in an accident resulting in bodily injury or death.
- (c) Pre-arranged racing or knowingly lending a motor vehicle to be used in pre-arranged racing.
- (d) Transporting illegal intoxicating liquors by motor vehicle.
- (e) DUI involving drugs.

• 5% non-fleet private passenger auto bodily injury, property damage & medical payments single car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.

• 2.5% non-fleet private passenger auto bodily injury, property damage & medical payments multi-car policies with 6-20 SDIP pts. that do not include a Driving While Intoxicated conviction.

• 21% average deviation for non-fleet private passenger automobile physical damage with 3 or more SDIP pts.

Eff. 11-1-95

Auto Owners Insurance Company:

Premier Program

Mature Driver Discount: Age 55+ - 10% non-fleet private passenger auto bodily injury, property damage & med payments.

• Mature Driver Discount: Age 55+ - 15% non-fleet private passenger auto collision coverage.

• Multi -Car Discount: 5% non-fleet private passenger auto comprehensive & collision coverage.

• Physical Damage Rate Deviation non-fleet private passenger auto: 5% comprehensive ; 10% collision, applicants must have at least 14 yrs. driving experience.

• Anti-Lock Brakes (ABS) Discount: 5% non-fleet private passenger bodily injury, property damage & collision coverage when vehicles equipped with anti-lock brakes on all four wheels.

• Anti-Theft Device Discount: 5% - 10% non-fleet private passenger auto comprehensive coverage depending on how vehicle is equipped.

• Auto-Home Discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

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

Standard Program

Mature Driver Discount: Age 55+ - 5% non-fleet private passenger auto bodily injury, property damage & med payments.

Mature Driver Discount: Age 55+ - 10% non-fleet private passenger auto collision coverage.

Multi -Car Discount: 5% non-fleet private passenger auto comprehensive & collision coverage.

Auto-Home Discount: 5% non-fleet private passenger auto bodily injury, property damage, med payments, comprehensive & collision.

Anti-Lock Brakes(ABS) Discount: 5% non-fleet private passenger auto bodily injury, property damage & collision.

Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for active device; 10% non-fleet private passenger auto comprehensive for passive devices.

5% non-fleet private passenger auto bodily injury, physical damage, med payments, comprehensive & collision for Life/Auto policy. Eff. 8-1-99

Automobile Insurance Company of Hartford:

• 5% Anti-Lock Brake (ABS): Non-fleet private passenger auto Single Limits Liability (liability & medical payment) or Split Liability (bodily injury, property damage & medical payments).

• 5% or 10% Anti-Theft Device Discount depending on how vehicle is equipped. Applies to non-fleet private passenger auto comprehensive coverage.

• 15% Loss & Conviction Free Renewal Credit for single & multi-car policies. Applies to non-fleet private passenger auto bodily injury, property damage, medical payments & collision coverage.

• Mature Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage & medical payment; 5% collision; 10% comprehensive.

• Passive Restraint Discount: 1% non-fleet private passenger auto bodily injury, property damage & medical payments.

• 7% non-fleet private passenger auto bodily injury, property damage, medical payments & collision. Credit applies multi-car policies that are loss & conviction free.

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

Bankers Standard Insurance Company:

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

Builders Mutual Insurance Company:

5% deviation on bodily injury, property damage, medical payments, comprehensive, & collision, if primary driver has at least 30 yrs. driving experience.

Rating plan factor reduced by .05 for comprehensive & collision if the risk qualifies for multi car discount & has no inexperienced operator.

Rating plan factor reduction by .05 for bodily injury, property damage, medical payments, comprehensive & collision, if the risk is classified as having 0 SDIP pts.

5% deviation on bodily injury & property damage , if the vehicle is equipped with anti-lock brakes.

5% deviation for comprehensive only, if vehicle is equipped with an active anti-theft device: 10% deviation, if vehicle is equipped with a passive anti-theft device. Eff. 10-1-99

Burlington Insurance Company:

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

CGU Insurance Company:

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

Central Mutual Insurance Company:

- 0% -10% non-fleet private passenger auto premium for liability coverage, except uninsured or underinsured motorist coverage when the Company carries both the homeowner & auto coverages. 0% - 20% credit physical damage coverage.
- 5% private passenger auto bodily injury & property damage liability coverage for autos equipped with factory installed four wheel anti-lock braking system (ABS).
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 55 or over or has 34-38 yrs. of driving experience with 0 SDIP pts. and no inexperienced operators in household.
- 1% -5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators age 70-74 with 0 SDIP pts., no inexperienced operators in household.

5% non-fleet private passenger auto comprehensive for vehicles equipped with alarm only or active anti-theft disabling device. 15% comprehensive for vehicles equipped with passive anti-theft disabling device.

Deviation for "First Accident Forgiveness" program. Credit varies 25% -65% when criteria is met.

Installment Payment plan; \$1 each installment for Electronic Fund Transfer.

10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.

Deviation for non-fleet private passenger auto: 30% bodily injury, property damage & medical payments; 25% collision; 15% comprehensive.

20% deviation for auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met regarding insured & vehicle. Eff. 7-1-99

Century Indemnity Company:

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

The Charter Oak Fire Insurance Company:

20% non-fleet private passenger auto liability rates.

20% non-fleet private passenger auto physical damage rates.

Account Discount: 10% when insured has auto & homeowner policy with The Travelers.

Careful Driver Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who maintain an auto policy with The Travelers for 3 consecutive yrs. & have no "0" SDIP pts.

Renewal Credit: 3% non-fleet private passenger auto rates if insured has maintained an auto policy for the last 6 yrs.

Contributing Vehicle Credit: 25% non-fleet private passenger auto bodily injury, property damage, medical payments & collision for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.

Contributing Vehicle Credit: 15% non-fleet private passenger auto comprehensive, fire/fire, theft/fire, theft & CAC coverage for insureds who have a single car policy yet have more than one private passenger auto insured with The Travelers.

Senior Driver Credit: Credit for voluntary private passenger auto bodily injury, property damage, medical payments, comprehensive, fire/fire, theft/fire, theft, CAC & collision when at least one principal operator age 55 & over with no inexperienced operator. 4% credit age 55-70; 1% age 71 & over; 4% credit for principal operators in both age groups. Eff. 6-21-99

The Cincinnati Insurance Company:

- 30% non-fleet private passenger auto liability rate deviation.
- 40% non-fleet private passenger auto physical damage rate deviation.
- 10% non-fleet private passenger liability & physical damage rate deviation, if policyholder has package policy with Cincinnati Insurance Company.

Installment Payment Plan charge waived for personal autos & autos written in conjunction with a homeowner policy.

Eff. 6-1-98

Citizens Insurance Company of America:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for principal operators in household age 55 or older where there are no other operators in household with less than 3 yrs. driving experience. This is a per vehicle credit.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage if insured has Homeowners policy with The Hanover Insurance Company.
- Non-Smoker Discount: 5% non-fleet private passenger auto comprehensive & collision coverage if no drivers have smoked in the past 15 months.
- 10% deviation for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.
- Renewal Credit applies to non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision. Less than 3 yrs-0%; 3-5 yrs.-3.0%; 5 yrs or more-6.0%. Eff. 9-1-94

Colonial American Casualty and Surety Company:

20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.

10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision age 55 and over.

Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.

Anti-Theft Device Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Colonial Penn Insurance Company:

• 10% non-fleet private passenger auto collision & comprehensive insurance rates.

• 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for all operators age 55 & over.

Driver safety course discount: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators who have successfully completed approved driver safety course. Eff. 2-16-98

Commercial Union Insurance Company:

Base rate deviation by territory: Factor varies 0.66 - 0.74.

Multi Policy Credit: 5% credit when named insured has a homeowner policy with Commercial Union.

5% Multi-Policy Credit for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for principal driver age 55 & over.

Anti-Theft Device Credit: Credit varies 5% - 10% for comprehensive coverage.

Claim Free Discount: Credit varies 3% - 5% for non-fleet private passenger liability, medical payments & physical damage when criteria is met.

Cancellation: Deviation on short rate cancellation resulting in pro-rata cancellation. Eff. 4-6-98

Commercial Union Midwest Insurance Company:

• 5% Account Credit on non-fleet private passenger auto total premium when insured also has homeowners policy through Commercial Union Company.

• Base rate deviation by territory: Non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium. Variable credits.

5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision driven by insured who reached age 55.

Anti-Theft Device Credits: Non-fleet private auto comprehensive who vehicle is equipped with anti-theft device. 5% alarm only, active disabling device. 10% passive disabling device.

Claim Free Discount applies to liability, medical & physical damage: 3% for policies in force 3 yrs. less than 5 yrs. & not an at fault accident in the preceding 3 yrs. 5% for policies in force 5 yrs and not an at fault accident.

Cancellation will be done on a pro-rata basis. Eff. 4-6-98

Consolidated American Insurance Company:

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

Continental Insurance Company:

12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.

10% deviation for non-fleet private passenger auto comprehensive & collision.

Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payment & collision without pts.

Various discount for airbags.

Anti-Lock Braking System: 5% non-fleet private passenger auto bodily injury & property damage.

Anti Theft Device Discount: Credit varies when criteria is met.

5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger auto equipped with factory installed daytime running lights.

5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Company. Eff. 7-1-98

Eagle American Insurance Company:

- Multi-Policy Deviation: 3% - 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.

- Multi-Car Credit: 7% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for drivers meeting eligibility requirements.

- 5% Married Deviation: Non-fleet private passenger auto bodily injury, property damage & medical payments if eligibility requirements are met.

5% non-fleet private passenger auto bodily injury, property damage, medical payments, uninsured & underinsured motorist, comprehensive & collision. Credit applied to members of an employer based account written through an agent who has been specifically contracted with our marketing systems division to provide this discount.

Territory Deviation: 3% credits for non-fleet private passenger auto bodily injury, property damage, medical payment, uninsured/underinsured motorist, comprehensive & collision for garaging location in territory 11,13,15,18,51 or 52.

Occurrence Free Credit: 6% credit non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision based on SDIP pts record.

Companion Policy Credit: 5% credit applies to non-fleet private passenger bodily injury and property damage liability, medical payments, comprehensive & collision for drivers meeting eligibility requirements.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

Electric Insurance Company:

- 10% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision if principal operator of vehicle is 55 yrs or older. Vehicle with inexperience operator surcharge is not eligible.

- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision for risks that meet Elfun Society Membership.

- 15% non-fleet private passenger auto bodily injury, property damage, med pay, comprehensive or collision when certain underwriting criteria is met.

Accident and Violation Free Discount: Credit varies 5% - 15% when criteria is met.

5% Mass Marketing Discount. Eff. 8-15-98

Employers Mutual Casualty Company:

- Multi-Policy Credit: 10% when auto & homeowners coverage are written with Employers Mutual Casualty Company and/or Emcasco Insurance Company.

- Safety Equipment/Anti-Theft Discount: 20% med pay premium passive restraint on driver side only. 30% med pay premium passive restraint on both sides. 5% on bodily injury & property damage premium for four wheel anti-lock braking system. 5% comprehensive premium for alarm & active disabling devices. 15% comprehensive premium for passive disabling devices.

Installment Payment Plan: \$3 charge waived when method of payment is through electronic funds transfer.

Eff. 5-25-97

Erie Insurance Company:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principal operators are age 55 or older & there is no inexperienced operator in household.
- 10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.
- 5% non-fleet private passenger comprehensive for all vehicles with etching a vin or serial number or active anti-theft devices.
- 10% non-fleet private passenger comprehensive for all vehicles with alarm or passive anti-theft devices.
- Feature 15: SDIP surcharge will be waived for any at-fault accident presented on an Erie personal auto policy which has been in force 15 or more yrs. Deviation 1 pt. - 15%, 2 pts. - 40%, 3 pts. - 65%.
- Premium Payment Plan Service Charge Installment Payment deviation.
- Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision coverage by territory & coverage. Credit varies.
- Coverage for Rented Vehicles: Waive \$4 charge for coverage.

Pro rata cancellation for all policies.

Multi-Policy Discount: 10% credit when Homeowner or Mobile homeowner policy is written with The Erie and named insured must be same on all policies.

Pioneer Experience Rating Credit Discount: Applies to private passenger auto bodily injury, property damage, comprehensive & collision on a Pioneer Family Auto Policy. A review of experience will be done in a period of up to 5 yrs. to determine discount. Other criteria apply.

Married Experience Driver Discount: Applies to bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria has to be met.

Resident Relative Discount. Eff. 7-1-00

Erie Insurance Exchange:

- Non-fleet private passenger auto base rate deviation for bodily injury, property damage, medical payments, comprehensive & collision by territory and coverage. Credit varies..
- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when principally driven by insureds who are age 55 or older & there is no inexperienced operator in household.
- 10% non-fleet private passenger automobile bodily injury & property damage for all vehicles with factory-installed anti-lock brake systems on all four wheels.
- 5% non-fleet private passenger comprehensive: All vehicles with etching a vin/serial number or active anti-theft devices.
- 10% non-fleet private passenger comprehensive for all vehicles with alarm passive anti-theft devices.
- Feature 15: SDIP surcharge will be deviated for following at-fault accidents presented on a personal auto policy which has been in force with Erie Insurance Group for 15 or more yrs. Deviation - 1 pt. - 15%; 2 pts. - 40%; 3 pts. - 65%.
- Coverage for Rented Vehicles waive \$4 charge for coverage.

Pro rata cancellation for all policies.

Premium Payment Plan: Service charge waived for payment plan B when criteria is met.

Comprehensive Deductible Factors Deviation: 5% Deviation other than full coverage.

Multi Policy Discount: 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when criteria is met.

First Accident Forgiveness: The SDIP surcharge will be deviated for the first at-fault accident presented on an Erie Personal Auto policy. Other criteria apply.

1 pt. - 15%; 2 pts - 40%; 3 pts. - 65%.

Pioneer Experience Rating Credit Discount(PERC): Certain criteria apply.

Experienced Driver Discount(EDD): Certain criteria apply.

Resident Relative Discount. Eff. 12-1-99

Farm Bureau Insurance of North Carolina Inc.:

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

Farmers Insurance Exchange:

Base Rate Deviations: BI, PD Med Pay, UM/UIM (BI,PD), Collision & other than Collision for Premier & Preferred Rating Plans.

Auto/Home Discount & Auto/Renters Discount: Certain criteria apply.

Loss Free Discount: 2% - 7% applies to BI, PD, Med Pay, Comprehensive, UM/UIM, & Collision: Certain criteria applies.

Anti-Theft Device Discount: 5% discount applies to Comprehensive when a vehicle is equipped with a passive anti-theft device.

Anti-Lock Brakes Discount: 5% discount applies to BI, PD, Med Pay & Collision: Factory installed ABS, all 4 wheels.

Physical Damage Deductible Deviations: Credit varies.

SDIP Point Free Credit: 3% discount applies to BI, PD, Med Pay, Comprehensive, & Collision if all operators in household have no SDIP pts.

Experienced Operator Credit: Varied credits apply to BI, PD Med Pay, Comprehensive & Collision. Eff. 11-1-99

Federal Insurance Company:

- Various deviations for bodily injury, property damage, medical payments & uninsured motorist for antique auto.

Reduced rates for physical damage coverages for antique autos. Eff. 8-26-98

Federated Mutual Insurance Company:

- 5% non-fleet private passenger liability & physical damage when homeowners & personal umbrella policy is written with Federated Mutual Insurance Company.

- Installment Payment Plan: \$2 charge each installment subject to max. of \$5 per account for all policies. Eff. 4-21-95

Fidelity & Casualty Company of New York:

10% deviation for non-fleet private passenger auto comprehensive & collision.

12% deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.

Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical payments & collision without points.

Various Discount for Air Bags.

Anti-Lock Braking system: 5% non-fleet private passenger bodily injury & property damage.

Anti Theft Device Discount: Credit varies when criteria is met.

5% Daytime Running Light Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision for private passenger autos equipped with factory installed daytime running lights.

5% Companion Policy Discount: Credit applies to non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments, comprehensive & collision if named insured has a homeowner policy with any CNA Insurance Group. Eff. 7-1-98

Classic Auto Program

Deviations for bodily injury, property damage & medical payments, all territories. Factors vary.

Deviations for comprehensive, collision, fire only & theft only, all territories. Factors vary.

Uninsured motorist coverage, combined uninsured/underinsured motorist coverage deviation, all territories. Factors vary. Eff. 4-1-99

Fidelity & Deposit Company of Maryland:

20% non-fleet private passenger auto bodily injury and property damage. 30% physical damage.

10% non-fleet private passenger auto bodily injury, property damage, med pay, comp. & collision age 55 and over.

Good Driver Discount: 10% non-fleet private passenger auto liability, property damage, medical payments, comprehensive & collision when principal operator(s) has no fault accidents & no moving violation in past 3 yrs.

Anti-Theft Device: Deviation varies 5% - 10% for non-fleet private passenger auto comprehensive. Eff. 1-1-98

Fidelity & Guaranty Insurance Company:

- Multi -Policy Discount: 5% credit to total non-fleet private passenger auto insurance premium when both auto & home-owners policies are purchased through USF&G Group when certain criteria is met.
 - 5% credit non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision premium when principal operator is age 55 & over and there are no inexperienced operators in household.
 - Physical Damage Deviation: 17.5% applies to comprehensive & collision.
 - Special Package Discount: 5% credit total policy premium for insured who meet specified underwriting guidelines.
- 15% non-fleet private passenger auto total premium for insureds who are a participant through any of the USF&G Group Marketing Plans. Eff. 11-15-95

Fidelity & Guaranty Insurance Underwriters:

- 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision insurance rates with principal operator age 55 or older and no inexperienced operators in household.
 - 10% non-fleet private passenger auto comprehensive & collision for each car that is fully covered.
 - 5% Multi Policy Discount: Credit applied to total private passenger automobile insurance premium when both auto & residential policies are written with USF&G & when criteria is met.
- Special Package Discount: 5% discount applied to total policy premium for those insured who meet specified underwriting guidelines.
- 15% deviation applies total auto premium for insureds who are participant through any of USF&G Group Marketing Plans.
- Eff. 11-15-95

Firemans Fund Insurance Company:

- 5% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with an alarm and/or active device.
- 15% non-fleet private passenger auto comprehensive coverage for all vehicles equipped with passive disabling device.
- 5% non-fleet private passenger auto bodily injury, property damage & medical payments coverage for all vehicles equipped with a factor installed four wheel Anti-Lock Braking System.
- 10% non-fleet private passenger auto to all coverage, except uninsured motorist, to auto insured who also maintained homeowners, condominium or tenants policy for primary residence with American Automobile Insurance Company.
- Factor of .94 will apply to base rates non-fleet private passenger auto liability & physical damage, including uninsured motorist. Eff. 12-15-97

Firemans Fund Insurance Company of Wisconsin:

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

Firemen 's Insurance Company of Newark, New Jersey:

- 12% territorial deviation for non-fleet private passenger auto bodily injury, property damage & medical payments.
- Anti-Theft Device Discount: Factor varies .85 - .95 for comprehensive when criteria is met.
- Accident/Violation Free Discount: 10% non-fleet private passenger auto bodily injury, property damage, combined single limit, medical expenses & collision .
- Daytime Running Light Discount: 5% non-fleet private passenger auto bodily injury, property damage, single limit liability, medical payments & collision.
- Companion Policy Discount: 5% non-fleet private passenger auto bodily injury, property damage, combined single limit liability, medical expense, comprehensive & collision if named insured has a homeowner policy with any of the CNA Insurance Companies.
- 10% Territorial Deviation for non-fleet private passenger auto comprehensive & collision.
- Airbag Discount: Credit varies 20% - 35% for non-fleet private passenger auto medical payments coverage.

Anti-Lock Braking System: 5% non-fleet private passenger auto bodily injury & property damage for vehicles equipped with factory installed four wheel Anti-Lock Braking System.

Preferred-Plus Rating Tier: Factor of .85 applies to non-fleet private passenger auto liability, medical payments, comprehensive & collision when criteria is met.

5% non-fleet private passenger liability, medical payments, comprehensive & collision for Group Programs to members of any employee or affinity group. Eff. 10-1-98

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

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

First American Insurance Company:

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

First Financial Insurance Company:

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

First Liberty Insurance Corporation:

• 15% non-fleet private passenger auto physical damage & liability rates when named insured also maintains Homeowners (HO-1, HO-2, HO-3 or HO-6) policy. Credit applies to all private passenger & truck type vehicles rated by N.C. personal auto manual.

• 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision when all operators in household are age 55 or older & there is no inexperienced operator in household.

• 5% non-fleet private passenger auto physical damage & liability rates for employees of qualifying participating employers or members of qualifying participating association. Employees of qualifying participating employers must pay their Liberty Mutual Insurance Company premium by salary deduction to their employer to receive discount. Salary deduction does not apply to members of qualifying participating associations.

• 5% non-fleet private passenger auto bodily injury & property damage equipped with factory installed anti-lock braking system on all four wheels.

• Waive additional charge of \$3 on first installment of installment plan.

• Additional 3% multi-car discount for non-fleet private passenger auto liability coverage.

• Liability, single limits & medical payments deviation by territory.

Comprehensive & collision deviation by territory. Eff 11-1-98

GEICO Indemnity Company:

Associate Discount: 8% non-fleet private passenger applies to auto total policy premium. Eff. 3-15-99

General Accident Insurance Company:

• 20% non-fleet private passenger auto comprehensive & collision rates.

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

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

15% non-fleet private passenger auto bodily injury, property damage & medical payments. Eff. 3-15-96

General Insurance Company of America:

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

• 10% non-fleet private passenger comprehensive & collision rates on policies where all drivers are age 55 or older. There are no inexperienced drivers on policy. All drivers have a valid drivers license & vehicles are rated as a private passenger or utility vehicle. Antique autos, corporate owned autos & trailers are not eligible.

- Checkless Pay Plan: Waive \$2 installment charge.

5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has been with any Safeco Company for 3 yrs. without lapse in coverage.

5% for multi-policy credit.

5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for certain specified vehicles.

10% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for territories 13, 14, 16, 18, 24, 31, 32, 51 & 52.

5% non-fleet private passenger auto bodily injury, property damage & medical payments, comprehensive & collision for insureds who own & occupy a home or condominium.

10% non-fleet private passenger auto comprehensive & collision for drivers with a driving record sub-class of 0.

Eff. 1-28-99

Generali - U S Branch:

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

Globe Indemnity Company:

- 5% Companion Policy Credit for automobile policy for which on inception date, there is in force, a homeowners policy covering same insured in any member of Royal Insurance.

- Discount for Eligible Employee: 20% credit to total personal auto policy premium.

- Installment Payment Plan waiver.

5% Good Driver Discount applies to bodily injury, property damage, medical payment & collision coverage.

5% Experience Operator Credit applies to bodily injury, property damage, medical payments, collision & comprehensive coverage if principal operator is age 55 - 65 & no inexperience operator.

Passive Restraint Discount: Applies to medical payment rate. Credit varies 20% - 40%.

5% Anti-Lock Braking System Credit: Applies to bodily injury & property damage for vehicles equipped with factory installed 4 wheel anti-lock braking system.

5% Window Glass Etching Credit: Applies to comprehensive coverage.

Anti-Theft Device Credit: Applies to comprehensive coverage. Credit varies 5% - 15%.

10% Company Car Credit: Applies to bodily injury, property damage, medical payment, comprehensive & collision for single car policies when company car is in the household.

Installment Payment Plan: \$1 each installment for Electronic Funds Transfer. Eff. 9-21-98

Government Employees Insurance Company:

- 10% -15% non-fleet private passenger auto comprehensive: 10% -25% collision rates depending on territory.

- 10% non-fleet private passenger auto comprehensive & collision coverage for drivers 55 yrs. or older & auto is not surcharged for an inexperienced operator.

- Motorcycle Safety Course Credit: Non-fleet private passenger auto bodily injury, property damage, uninsured motorist, medical payments, comprehensive & collision coverage. Credit varies 10% - 20% based on motorcycle safety course completed.

5 Year Good Driving Discount: 12% non-fleet private passenger auto bodily injury, property damage, medical payment, collision & comprehensive.

Associate Discount: 8% credit to total policy premium.

Military Discount Deviation for members on bodily injury, property damage, medical payment, comprehensive & collision. Eff. 3-1-99

Grain Dealers Mutual Insurance Company:

Multiple Policy Deviation: 5% non-fleet private passenger auto liability & physical damage if Grain Dealers Mutual writes their homeowners policy.

10% credit will apply to rates for non-fleet private passenger bodily injury and property damage liability, medical payments, collision & other than collision applicable to that vehicle, if principal vehicle operator is age 55 or over and there is no inexperienced operator in the household.

Safe Program Loss Free Discount: 5% credit- 3 yrs. accident free. 10% credit- 5 yrs. accident free, when criteria is met.A

Auto/Commercial Credit: 5% on personal auto policy when commercial risk is placed with Grain Dealers. Certain criteria applies. Eff. 8-1-00

Graphic Arts Mutual Insurance Company:

• 10% non-fleet private passenger auto bodily injury, property damage liability & physical damage rates.

• 15% discount on base rates for employees of Utica National Insurance Group.

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

Personal Auto Account Credit: 10% credit applied to basic premiums, when auto & homeowner policy is insured by Utica Mutual Insurance Company or Graphic Arts Mutual Insurance Company.

5% payroll deduction provided the named insured is employed through an employer enrolled in the Company Workplace Insurance Service for Employees (W.I.S.E.) Program or is a member of a company approved affinity group. Eff. 12-1-98

Great American Insurance Company:

• Deviation for non-fleet private passenger auto bodily injury & property damage by territory. Credit varies.

Deviation for non-fleet private passenger auto comprehensive & collision for chargeable or no chargeable activity when criteria is met. Credit varies.

Multiple Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Companion Policy Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Mature Driver Credit: 5% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision.

Company Car Credit:10% non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision.

Various downward deviation on bodily injury, property damage, medical payments, comprehensive & collision for Loss Free Renewal Credit.

5% downward deviation for non-fleet private passenger auto bodily injury, prop. damage, med payments, comp. & collision for Mass Marketing Credit.

Downward deviation for physical damage, comp. and collision coverages. Vehicle symbols 14-20+; Credit varies 1% -20%.

Miscellaneous Coverage Deviation for vehicles that carry comprehensive & collision. Eff. 6-11-99

Guaranty National Insurance Company:

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

12 point violation must not be one of the following.

A. Manslaughter or negligent homicide.

B. Failure to stop & render aid when involved in an accident resulting in bodily injury or death.

C. Prearranged racing or knowing lending a motor vehicle to be used in prearranged racing.

D. Transporting illegal intoxicating liquors by motor vehicle.

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

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

Physical Damage

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

Motorcycle

15% deviation on bodily injury & property damage for all drivers with 15 yrs. or more driving experience.

9% deviation on private passenger motorcycle physical damage. Eff. 3-1-99

GuideOne Mutual Insurance Company:

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

Hanover American Insurance Company:

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision coverage for operators 55 yrs. of age or older, when no operators in household with less than 3 yrs. driving experience.
- Account Credit: 5% non-fleet private passenger auto comprehensive & collision coverage, if insured has homeowners with Hanover Insurance Company.
- Non-Smoke Credit: 5% non-fleet private passenger auto comprehensive & collision coverage, if no drivers have smoked in the past 12 months.
- 10% - 21% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision based on territory: Credit varies 10% - 28%.
- Renewal Credit: 3 yrs. to less than 5 yrs. - 3.0%; 5 yrs. or more - 6.0%, insured with Hanover American Insurance Company or within an agency which Hanover represents.
- Installment Pay Plan By Electronic Funds Transfer: Installment charges waived.
- Employee Discount: 17.5% deviation on total premium.
- Group Modification Plan: Deviation range 0.5% -31.5%.

Installment Payment Plan: Four payment plan \$1 per installment excludes first installment charge. Eff. 3-1-00

The Hanover Insurance Company:

- 10% non-fleet private passenger comprehensive & collision coverage to principal operators in household age 55 yrs. or older with no other operators in household with less than 3 yrs. driving experience.
- Installment Pay Plan by Electronic Funds Transfer: No service charge.
- Employee Discount: 17.5%.
- Group Risk Modification Plan Deviation: 0% - 31.5%.

Installment Payment Plan: \$3 charge for each installment, excluding first installment. Eff. 10-1-99

Harbor Specialty Insurance Company:

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

Harleysville Mutual Insurance Company:

- 10% non-fleet private passenger auto collision & other than collision rates, if insured has more than 6 consecutive loss free yrs. with our Company.
- 5% non-fleet private passenger collision & other than collision rates, if insured has more than 3, but less than 6 consecutive loss free yrs. with our Company.
- Passive Restraint Discount: Applies to medical payments only. 20% discount for driver side position. 30% discount for both front outboard seat positions.

Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.

Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.

Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Hartford Casualty Insurance Company:

- A .95 factor applies to non-fleet private passenger auto comprehensive & collision coverage premiums if principal operator of vehicle is age 55 or over.

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision rates if insured has qualifying homeowners policy in effect with one of Hartford Group Companies. (HO-4 policy does not qualify).

Home Ownership Credit: 5% non-fleet private passenger auto comprehensive & collision for policy holders who own their home or condominium, but do not carry their homeowners with an ITT Hartford Company.

Incident Free Credit: 5% non-fleet private passenger auto comprehensive & collision when criteria is met.

Base rate territory deviation non-fleet private auto bodily injury, property damage, comprehensive & collision. Credit varies. Eff. 4-1-98

Hartford Fire Insurance Company:

A .81 factor applies to non-fleet private passenger auto bodily injury, property damage & medical payments: A .73 factor applies to comprehensive & collision for operators age 55 and over; All other operators .85 factor applies to bodily injury, property damage & medical payments. A .77 factor applies to comprehensive & collision.

Account Credit: 15% non-fleet private passenger auto, property damage, medical payments, comprehensive & collision.

5% Home ownership credit will apply to non-fleet private passenger auto comprehensive & collision for policyholders who own their home or condominium, but do not carry their homeowners with an ITT Hartford company.

5% Incident Free Credit applies to non-fleet private passenger auto comprehensive & collision coverages for policyholders who meet the eligibility criteria.

Base rate deviation for non-fleet private passenger auto bodily injury, property damage, comprehensive & collision.

Eff. 4-1-98

Hartford Underwriters Insurance Company:

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

Operators age 55 or over: 5% non-fleet private passenger auto bodily injury & property damage; 22% comprehensive & collision.

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if Principal Operator has completion certificate dated within last 36 months, certifying that Principal Operator has both successfully & voluntarily completed course meeting standards of the N. C. Department of Transportation.

- 10% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive and collision, if policyholder has homeowners policy in effect in the AARP Homeowners Insurance Program.

- 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has completed the most current 3 through 5 consecutive yrs. of chargeable accident & conviction free experience with Hartford Underwriters Insurance Company.

- 6% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision, if policyholder has completed the most current 6 or more yrs. of chargeable accident & conviction free experience with Hartford Underwriters Insurance Company.

- 3% non-fleet private passenger auto bodily injury, property damage & collision coverage when auto is equipped with factory installed anti-lock braking system (ABS).

- 5% Limited Driver Credit applies when principal operator is age 75 or over & such operators use of auto is limited to daylight driving.

- Incident Free Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision: Certain criteria apply..

Safe Driver Plus Credit: 3% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & Collision when criteria is met.

Advantage Discount: 10% credit when criteria is met. Eff. 9-1-99

Horace Mann Insurance Company:

- 25% -45% deviation for waiving SDIP surcharge for 1st chargeable accident, if insured is with company for 5 consecutive yrs., has been free of chargeable accidents during that 5 yr. period.

- 9% non-fleet private passenger auto bodily injury & property damage: 8% comprehensive & collision premiums for insured in good standing of a sponsoring education association & policy is completely voluntary. Discount not applicable if policy is written comprehensive only.

- 8% non-fleet private passenger auto bodily injury, property damage & collision when policy has been in force 3 or more yrs. with no paid losses during this time & has not had conviction resulting 4 pts. or more.

- Driving Quality Deviation: Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met.

Deviation on non-fleet private passenger: Certain comprehensive & collision deductibles when the insured has no chargeable SDIP pts. & no inexperience.

5% non-fleet private passenger auto collision \$200 & \$250 deductible, no chargeable SDIP pts. & no inexperience operator.

2% non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision for operators age 55 & over when criteria is met.

Installment Payment Plan: Charge waived when paid by Electronic Funds Transfer.

5% non-fleet private passenger auto bodily injury, property damage & collision when individual policy is written new business on or after 9-10-98 when criteria is met.

Installment Payment Charge: No charge on 1st installment for new business policies written on an installment payment basis.

5% Home & Auto Deviation: Non-fleet private passenger auto bodily injury, property damage & collision when criteria is met. Eff. 6-1-99

Huron Insurance Company:

- Passive Restraint Discount: Medical payments coverage only. 20% when restraint is installed in driver-side position only. 30% when restraints are installed both front outboard seat positions.

- Loss Free Discount: Non-fleet private passenger auto comprehensive & collision. 5% - 10% applies when criteria is met.

- 5% non-fleet private passenger bodily injury, property damage, medical payments, comprehensive & collision when Homeowners policy form 2, 3 or 6 is in force with Harleysville or Huron Insurance Company.

- 15% non-fleet private passenger auto comprehensive & collision deviation.

Anti-Lock Braking System Discount: 5% non-fleet private passenger auto bodily injury & property damage for autos equipped with factory installed four wheel anti-lock brake system.

Anti-Theft Device Discount: 5% non-fleet private passenger auto comprehensive for vehicles equipped with a disabling device which disables the vehicle by making the fuel, ignition or starting system inoperative.

Multi-Car Discount: Additional 5% credit.

Group Mass Marketing Discount: 10% applies to voluntary policies to the liability, medical payments, comprehensive, & collision coverages of eligible employer groups, affinity groups & mass marketing programs. Eff. 9-1-99

Indemnity Insurance Company of North America:

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

Independent Fire Insurance Company:

- Deviation non-fleet private passenger auto bodily injury, property damage & medical payments: 15% - 0 SDIP pts.; 10% 1-4 SDIP pts. if certain criteria is met.

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

Insura Property and Casualty Insurance Company:

Multi Policy Discount: 7.5% credit when Homeowners policy is written in the Anthem Casualty Insurance Group.

Anti-Theft Discount: Variable credit.

Longevity Discount: 5% credit to auto policies that have been in force for past 5 yrs. Credit applies to Plus & Premier policies only.

Mature Operator Discount: 5% discount for drivers age 55 to 69 yrs. old with no driver with less than 5 yrs. driving experience. Credit applies to Plus & Premier policies only.

Point Factor Discount: Factors vary .00 - 3.90 for 0- 12 pts.

.837 Discount Factor for non-fleet private passenger auto bodily injury, property damage, medical payments, comprehensive & collision on all Insura Premier policies. Eff. 3-1-97

Insurance Company of North America:

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

Integon Casualty Insurance Company:

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

12 point violation must not be one of the following.

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

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

Integon General Insurance Corporation:

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

Integon Indemnity Corporation:

Preferred Program

- 17.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with "0" SDIP pts. for multi-car risks. In addition, all single car risks with "0" SDIP pts. where an additional vehicle is furnished to insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.
- 7.5% non-fleet private passenger auto bodily injury & property damage liability insurance rates on policies issued with 1-2 SDIP pts., where an additional vehicle is furnished to the insured & available for regular use of the insured by his/her employer. Non-owners do not qualify.
- 17.5% non-fleet private passenger auto physical damage insurance rates for multi car policies with 0 pts. & all single car with 0 pts. where an additional vehicle is furnished to the insured & available for the regular use of the insured by his/her employer. Non owner policies do not qualify.

Non Preferred Program

- 10% non-fleet private passenger bodily injury & property damage liability rates for single car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5% non-fleet private passenger bodily injury & property damage liability rates for multi car policies with 12-20 pts. with a 12 pt. violation that is not (1) manslaughter or negligent homicide. (2) prearranged racing or knowingly lending a motor vehicle to be used in prearranged racing. (3) failure to stop and render aid when involved in an accident resulting in bodily injury or death. (4) transporting illegal intoxicating liquors by motor vehicle (5) Non-owners do not qualify.
- 5.7% average deviation non-fleet private passenger auto physical damage rates-5 or more pts. Non-owners policies do not qualify. Eff. 7-1-99

Non-Preferred Program

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

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

5.7% non fleet private passenger auto physical damage for 5 or more SDIP pts. Non owner policies do not qualify.

Preferred Program

All deviation applicable to non fleet private passenger auto BI, PD, Med Pay, UM, UIM, Comprehensive and Collision insurance rates for all listed components unless otherwise stated.

4% on policies: liability limits 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2)9-13 yrs. driving experience (3)have none of the following: a) prayer for judgment continued, b)not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e)at-fault accident in a company car. Non owners policies do not qualify.

30% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1)are married (2)9-13 yrs. driving experience (3)own their home or condo (4) superior credit score (5) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

23% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3) own their home or condo (4) superior credit score (5) have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

22% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

14% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

14% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

5% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 9-13 yrs. driving experience (3) any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

12% on policies: liability limits of 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 14-43 yrs. driving experience (3) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

3% on policies: liability limits of 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 14-43 yrs. driving experience (3)have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

36% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1) are married (2)14-43 yrs. driving experience (3)own their home or condo (4) superior credit score (5) have none of the following: a) prayer for judgment continued b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

29% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who(1)are married (2)14-43 yrs. driving experience (3)own their home or condo (4) superior credit score (5) have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

29% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 14-43 yrs. driving experience (3) any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

22% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 14-43 yrs. driving experience (3)any of the following two apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

21% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 14-43 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

13% on policies: liability limits of at least 50/100; 0 SDIP pts.; multi car risks with drivers who (1)are married (2) 14-43 yrs. driving experience (3)any one of the following apply: a) limits of 100/300 or higher b) own their home or condo c) superior credit score and (4)drivers have no more than one of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

4% on policies: liability limits of 50/100; 0 SDIP pts.; multi car risks with drivers who(1)are married (2) 44-48 yrs. driving experience (3)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

30% on policies: liability limits 100/300 or higher; 0 SDIP pts.; multi car risks with drivers who (1)are married (2)44-48 yrs. driving experience (3)own their home or condo (4) superior credit score (5)have none of the following: a) prayer for judgment continued, b) not-at-fault accident, c) comprehensive claim, d) waivable accident or violation, or e) at-fault accident in a company car. Non owners policies do not qualify.

