

DWELLING FIRE & ALLIED LINES

AMICA Mutual Insurance Company:

- Eliminate additional charge for first installment payment plan. \$2 charge for each remaining installment.
- Eliminate additional charge for each installment payments for members of any AMICA group.
- 2% credit for 3 or more smoke detectors in territories for Protection Classes 1-7.
- Installments will include \$2 service charge regardless of number of policies on statement.
- Ordinance or Law: Reduced Charges. Eff. 12-1-97

All America Insurance Company:

- 10% Fire & Allied Lines.
- 10% credit to total dwelling policy premium if auto & homeowner coverage are written in Central Mutual Insurance Company or All America Insurance Company or any combination thereof.
- Installment Payment Plan: \$1 each installment for electronic funds transfer.
- Construction Age Deviation. Eff. 5-1-00

Allstate Insurance Company:

- Installment Payment Plan: \$1 for each installment payment made through electronic funds transfer.
- Installment Payment Plan: Payroll deduction option for Allstate Employees (NC); Charges waived.
- Territorial Deviations for Key Fire Premiums: Coverages A & C: Factors vary .800 to 1.00. Eff: 12-1-99

American Economy Insurance Company:

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

American & Foreign Insurance Company:

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

American General Property Insurance Company:

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

American Manufacturers Mutual Insurance Company:

- Installment Payment Plan: Charge waived for 1st & last installments. Eff. 4-2-91

American Motorists Insurance Company:

- Installment Payment Plan: Charge waived for 1st & last installments. Eff. 4-2-91

American Professional Insurance Company:

- Installment Payment Plan: Waived the initial installment charge.
- Deviation to eliminate minimum additional charge for \$100 deductible. Eff. 9-1-97

American Protection Insurance Company:

- **Installment Payment Plan: Charge waived for 1st & last installments. Eff. 4-1-91**

American States Insurance Company:

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

Amerisure Insurance Company:

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

Amerisure Mutual Insurance Company:

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

Armed Forces Insurance Exchange:

- **Installment Payment Plan:** Installments charge waived.
- **Deviation on Base Rates:** 23.12% for fire- building; 17.87% for fire-contents; 18.12% for extended coverage- building; 115.81% for extended coverage - contents.
- **Windstorm or Hail Exclusion Modification:** Territory 05 & 06 only; Building credit \$61; Contents credit \$18.
- **Earthquake Coverage:** Increased amounts of insurance does not include basic only increased amount.
- **Sinkhole Collapse Coverage:** Increased amounts of coverage do not include basic, only increased amounts.
Eff: 3-23-98

Assurance Company of America:

- **Fire & Allied Lines: New Home Credit;** 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes. Eff. 8-1-86

Central Mutual Insurance Company:

- 10% credit to total dwelling policy premium if auto & homeowner coverage are written in Central Mutual Insurance Company or All America Insurance Company or any combination thereof.
- **Installment Payment Plan:** \$1 each installment for electronic funds transfer. Eff. 6-1-96

Church Mutual Insurance Company:

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

Consolidated American Insurance Company:

- **All Forms: All Protection Class;** 10% deviation applies to base dwelling fire rate. Eff. 1-1-94

Electric Insurance Company:

- 10% credit applied to total policy premium if insured: Has private passenger automobile & homeowners insurance with company & selects a common expiration date for all policies.
- An additional 5% credit will be applied if above conditions are met and applicant pays premium for all policies in full within 20 days of effective date or date of issue, whichever is later. Eff. 6-15-86

The Employers Fire Insurance Company:

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

Employers Mutual Casualty Company:

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

Erie Insurance Exchange:

- **Forms DP- 1 & DP-3: 20% credit base rates for fire Cov. A & C; 0%-20% EC, Broad & Special forms for Cov. A & C.**
- **Higher Deductibles: Maximum premium credit deleted.**
- **Waive additional charge on endorsement of \$5 or less.**
- **Installment Payment Plan: \$2 Service Charge. Eff. 2-1-99**

Federated Mutual Insurance Company:

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

Fidelity & Guaranty Insurance Company & Fidelity & Guaranty Insurance Underwriters:

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

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

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

Globe Indemnity Company:

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

Government Employees Insurance Company:

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

Graphic Arts Mutual Insurance Company:

- **Mass Merchandising Plan: 15% credit applied to base rates for members of Utica National Insurance Group.**
- **5% payroll deduction provided the name insured is employed through an employer enrolled in the company Workplace Insurance Service for Employees (W.I.S.E.) program or is a member of a company approved affinity group. Eff. 12-1-98**

Great American Insurance Company of N.Y.:

- **Amount of Insurance Coverage A Credit: 10% Fire Coverage Protection Classes 1-9, All territories, \$40,000-\$150,000; 10% EC Coverage; Protection Classes 1-9, territories 30-40, \$40,000-\$150,000.**
- **Amount of Insurance Coverage C Credit: 10% Fire Coverage Protection Classes 1-9; All territories, \$5,000-\$55,000; 10% EC Coverage, Protection Classes 1-9, territories 30-40, \$5,000-\$55,000.**
- **10% deviation apply for all coverages & forms. Eff. 5-18-93**

Hanover Insurance Company:

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

Harbor Specialty Insurance Company:

- Form DP-3: 15% Dwelling Fire & Allied Lines. Eff. 7-1-89

Hartford Accident & Indemnity Company:

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage C if the insured has personal auto or homeowners policy written in any of the Hartford Group. Eff. 11-1-89

Hartford Casualty Insurance Company:

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premium for Coverage A and/or Coverage C if insured has personal auto or homeowners policy written in any of the Hartford Group.
- Merit Dwg Prog Credit: 10% for newer, well-protected, high valued dwgs having no losses within past 3 yrs. Eff. 11-1-89

Hartford Fire Insurance Company:

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premiums for Coverage A and/or Coverage C if insured has personal auto or homeowners policy written in any of the Hartford Group. Eff. 11-1-89

Hartford Underwriters Insurance Company:

- 10% Dwelling Fire & Allied Lines. Eff. 3-1-86

Horace Mann Insurance Company:

- 2% credit if insured has Federal Flood Insurance policy with Company thru the Flood Insurance Placement Program. Eff. 10-15-98

Huron Insurance Company:

- 15% deviation base premium for Coverage A.
- 10% deviation to total premium for multi-policy placed in a Personal Account Billing Package. Eff. 9-15-97

Independent Fire Insurance Company:

- Waive installment payment charge on all policies providing dwelling & contents coverage. Eff. 11-15-95

Insurance Company of the State of Pennsylvania:

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

Integon National Insurance Company:

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

Liberty Mutual Fire Insurance Company:

- Forms DP-1 & DP-3: 5%.
- Waive additional charge on 1st installment of Installment Payment Plan. Eff. 11-19-91

Lititz Mutual Insurance Company:

- **Base Rate Deviation for territories 6, 32, 33, 34, 36, 37, 38, & 41. Eff. 12-1-99**

Lumbermens Mutual Casualty Company:

- **Installment Payment Plan: Charge waived for 1st & last installment. Eff. 4-2-91**

Maryland Casualty Company:

- **Fire & Allied Lines: New home credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes. Eff. 8-1-86**

Massachusetts Bay Insurance Company:

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

Merchants & Business Mens Mutual Insurance Company:

- **10% Dwelling Fire & Allied Lines. Eff. 11-1-90**

Metropolitan Property and Casualty Insurance Company:

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

National Grange Mutual Insurance Company:

- **Form DP-2 Seasonal Factors Coverage A: Territory 05 & 06 - 1.26; Territory 42 & 43 - 1.49.**
- **Account Credit: 10%**
- **Deviation of Optional Deductible: \$25 minimum additional charge for \$100 deductible per policy regardless of number of locations covered by policy.**
- **Installment Payment Plan: Multi-policies; \$3 charge 1st policy; \$1 charge each additional personal lines policy appearing on monthly statement. No service charge if paid via EFT.**
- **Base Rate Deviation: 10%. Eff. 10-29-99**

Netherlands Insurance Company:

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

Newark Insurance Company:

- **Discount for eligible employees: 20% credit to total dwelling fire policy premium.**
- **Installment Payment Plan waived for employees.**
- **Installment Payment Plan: Payroll Deduction Program not subject to installment fees. Eff. 1-1-97**

New York Central Mutual Fire Insurance Company:

- **10% Fire & Allied Lines. Eff. 12-31-85**

North Carolina Farm Bureau Mutual Insurance Company:

- **Base Rate Deviation: 5% statewide, except territories 5 & 6.**
- **Base Fire Building Rate Deviation: Credit varies by territory & protection class. Eff. 12-1-99**

Northern Insurance Company of New York:

- **Fire & Allied Lines: New Home Credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes. Eff. 8-1-86**

Peerless Insurance Company:

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

Pharmacists Mutual Insurance Company:

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

Reliance National Indemnity Company:

- **10% Personal dwelling fire rates. Eff. 3-1-87**

Republic Franklin Insurance Company:

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

Royal Indemnity Company:

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

Royal Insurance Company of America:

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

Safeco Insurance Company of America:

- **Fire Base Rate Deviation by territory & protection class. Credit varies.**
- **Dwelling Fire: Delete unapproved roof surcharge.**
- **Installment Payment Plan: No Service Charge if premium paid in full.**
- **The minimum premium charge of \$25 for \$100 deductible is deleted.**
- **Extended Coverage Base Rates: 2% deviation. Eff. 12-1-99**

Safeguard Insurance Company:

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

St. Paul Guardian Insurance Company:

- **Operation Identification Credit: 5% on basic dwelling insurance premium to an insured who participates in operation identification.**

- **New Home Credit: 18%-0-1 yr: 15%-2-3 yrs.: 10%-4-5 yrs.: 8%-6-7 yrs.: 7%-8-9 yrs.: 5%-10-11 yrs.: 3%-12-15 yrs.**
- **Loss Assessment Coverage: Rental dwelling; Limit of liability \$1,000 - \$2, \$5,000 - \$4, \$10,000 - \$7; Each additional \$5,000 - \$2.**
- **Protective Devices Credit: Credit varies 1% - 15% to combined fire & special form premium.**
- **Deviation of Fire Base Rates: PAK II program; 15% base fire premiums based on territories.**
- **Special Form DP-3 base rates: 15% credit when policy qualifies for PAK II Program based on territories.**
- **Fire Resistive Dwelling: Factors apply to fire masonry premium; Coverage A & C factors, Territory 05 & 06 - .222; 30-31 - .223; 32-35, 41 - .282; 36-40 - .493.**
- **Renewal Credit: Premium credit; Insured or spouse maintained consecutive yrs. auto/ homeowners coverage with St. Paul.**
- **Installment charge deviation: \$2 charge each installment unless Electronic Funds Transfer billing option is selected, then no charge. Eff. 3-1-00**

Selective Insurance Company of South Carolina:

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

Selective Insurance of The Southeast:

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

Service Insurance Company:

- **15% deviation for Coverages A & C for all forms in all territories except 5, 6, 42 & 43. Eff. 6-1-00**

Shelby Insurance Company:

- **All Rates & Premiums: 10% deviation on policy written with dwelling limit of \$50,000 or above in locations subject to Protection Classes 1 - 8. Eff. 4-20-91**

South Carolina Insurance Company:

- **5% discount applied to basic dwelling premium if the insured has either a personal auto or flood insurance policy on a primary residence with any Seibels Bruce Insurance Companies.**
- **Deviation for renewal policies when certain criteria is met; Credit varies. Eff. 6-1-99**

Southern Fire and Casualty Insurance Company:

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

Southern Guaranty Insurance Company:

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

Southern Pilot Insurance Company:

- 20% Dwelling Fire & Allied Lines.
- Automatic Increase In Insurance: No charge for endorsement DP 3211. Eff. 1-1-97

State Automobile Mutual Insurance Company:

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

State Auto Property & Casualty Insurance Company:

- All Forms: Protective Devices deviation applied to Fire Premium: Credits vary 5% - 20%.
- All Forms: Protective Devices deviation applied to EC Premium: Credits vary 5% - 20%.
- Electronic Funds Transfer ("E-Pay") Deviation. Eff. 4-15-99

State Capital Insurance Company:

- All Forms: Deviation by territory & protection class for Coverage A amounts \$35,000 & above.
- Installment Payment Plan: Waive initial installment plan charge.
- Deviation to eliminate minimum additional charge for \$100 deductible. Eff. 9-1-97

Twin City Fire Insurance Company:

- Account Credit: 10% credit applies to Fire, EC, V&MM or Special form premiums for Coverage A and/or Coverage C if insured has a personal auto or a homeowners policy written in any of the Hartford Group. Eff. 11-1-89

USAA Casualty Insurance Company:

- 100% downward deviation for Ordinance or Law under Earthquake Coverage.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge Eff. 8-1-00

Union Insurance Company:

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

Unisun Insurance Company:

- 10% Dwelling Fire & Allied Lines. Eff. 1-1-96

United Services Automobile Association:

- 25% Fire & Allied Lines: All classes.
- 100% deviation for Ordinance or Law under Earthquake Coverage.
- Extended Billing Plan: Regular Plan - no installment charge: Extended Plan - \$3 installment charge. Eff. 8-1-00

United States Fidelity & Guaranty Company:

- Waive any additional premium of \$5 or less.
- Employee Group Discount: 20%. Eff. 2-16-96

Utica Mutual Insurance Company:

- 15% deviation for members of Utica National Insurance Group.

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

Valiant Insurance Company:

- **Fire & Allied Lines: New Home Credit; 10% dwellings 5yrs. old or less; 5% dwellings 6-10 yrs old, except seasonal or trailer homes. Eff. 8-1-86**
- **15% Dwelling Form DP-2 & DP-3. Eff. 7-26-93**

Vesta Insurance Corporation:

- **Loss Free Credit 3 yrs. - 5%; 6 yrs. - 10%.**
- **Forms DP-1, DP-2 & DP-3: Deductibles credits; \$500-12%; \$1,000-24%; \$2,500-29%.**
- **Security Credit: Credits vary 3% - 10%. Eff. 12-18-96**

West American Insurance Company:

- **10% Fire & Allied Lines. Eff. 9-1-86**