1. **Anti-Theft Device**
   a. **Alarm Only**
      - To qualify, the vehicle must be equipped with an alarm only device that sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
   b. **Active Disabling Device**
      - To qualify, the vehicle must be equipped with an active disabling device that disables the vehicle by making the fuel, ignition or starting system inoperative.
      - A disabling device is categorized as active if a separate manual step is required to engage the device.
   c. **Passive Disabling Device**
      - A passive disabling device disables the vehicle by making the fuel, ignition or starting system inoperative.
      - A disabling device is categorized as passive if a separate manual step is not required to engage the device.
   d. **VIN Etching**
      - This discount will be applied for a vehicle that has the vehicle identification number etched into the vehicle’s windows and/or body parts.
   e. **Vehicle Recovery System**
      - To qualify, the vehicle must be equipped with an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating policy agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

2. **Unique Risks**
   a. The discounts below apply to risks with >1 vehicle and total collection value >= $150,000.
   b. **Dispersed Risk**
      - A discount shall apply to all vehicles when they are dispersed between multiple locations with no more than 65% of the collections total value is stored in one location.
      - This discount will apply to Other Than Collision and Collision coverages.
   c. **Fire Resistance**
      - A discount shall apply to vehicles stored in buildings constructed of the following fire resistant or non-combustible materials.
      - Masonry - Garaging structures made primarily of masonry or monolithic materials.
      - Metal - Garaging structures made primarily of metal.
      - Other - Garaging structures made primarily of other fire resistant material.
   d. **Security Measures**
      - A discount shall apply to vehicles stored in buildings with increased security/protection measures.
      - Entry Deterrent - fenced razor wire, video surveillance, barred windows, guard dog, watchman, etc.
      - Smoke Detectors & Fire Extinguishers
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DISCOUNT DESCRIPTIONS

3. **Renewal Underwriting Discount**
   a. A discount shall apply to the overall policy premium for those that agree to complete a renewal underwriting form every third year.

4. **Mature Driver Discount**
   a. A discount shall apply to each vehicle that the principle operator is age 65 or older as of the inception date of the policy term.

5. **Passive Restraint Discount**
   a. A discount shall apply to each vehicle that is equipped with automatic occupant restraints, e.g. airbags and/or automated seat belts.

6. **Large Collection Discount**
   a. A discount will be applied if an insured has more than 6 vehicles insured on the policy.
   b. The discount amount will vary depending on total policy collection value and the number of vehicles insured.
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**Max Discount** (Anti Theft Device, Fire Resistance, Security Measures, & Large Collection) - All others excluded

45%

**Max Discount** (Risk Dispersement, Fire Resistance, Security Measures, & Large Collection) - All others excluded

37%
**DISCOUNTS**

1. **Car Club/Association/Affinity Group**  
   a. A discount will be applied if the principal operator is a member of an approved car club/association/affinity group. Proof of membership is required for documentation. (Since this is an initial filing we do not have any groups identified as of 3/22/2011. Once we have a group we will file a separate filing with the department.)

21. **Anti-Theft Device**  
   a. **Alarm Only**  
      • To qualify, the vehicle must be equipped with an alarm only device that sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
   b. **Active Disabling Device**  
      • To qualify, the vehicle must be equipped with an active disabling device that disables the vehicle by making the fuel, ignition or starting system inoperative.
      • A disabling device is categorized as active if a separate manual step is required to engage the device.
   c. **Passive Disabling Device**  
      • A passive disabling device disables the vehicle by making the fuel, ignition or starting system inoperative.
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   d. **VIN Etching**  
      • This discount will be applied for a vehicle that has the vehicle identification number etched into the vehicle’s windows and/or body parts.
   e. **Vehicle Recovery System**  
      • To qualify, the vehicle must be equipped with an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating policy agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

32. **Unique Risks**  
   a. The discounts below apply to risks with >1 vehicle and total collection value >= $150,000.
   b. **Dispersed Risk**  
      • A discount shall apply to all vehicles when they are dispersed between multiple locations with no more than 65% of the collections total value is stored in one location.
      • This discount will apply to Other Than Collision and Collision coverages.
   c. **Fire Resistance**  
      • A discount shall apply to vehicles stored in buildings constructed of the following fire resistant or non-combustible materials.
      - Masonry - Garaging structures made primarily of masonry or monolithic materials.
      - Metal - Garaging structures made primarily of metal.
      - Other - Garaging structures made primarily of other fire resistant material.
   d. **Security Measures**  
      • A discount shall apply to vehicles stored in buildings with increased security/protection measures.
      - Entry Deterrent - fenced razor wire, video surveillance, barred windows, guard dog, watchman, etc.
      - Smoke Detectors & Fire Extinguishers
      - Local Fire & Burglar Alarm System
      - Central Fire & Burglar Alarm System
      - Fire Suppression System
      - Motion Sensor Equipped Alarms
DISCOUNTS

4.3. Renewal Underwriting Discount
   a. A discount shall apply to the overall policy premium for those that agree to complete a renewal
      underwriting form every third year.

5.4. Mature Driver Discount
   a. A discount shall apply to each vehicle that the principle operator is age 65 or older as of the inception date
      of the policy term.

6.5. Passive Restraint Discount
   a. A discount shall apply to each vehicle that is equipped with automatic occupant restraints, e.g. airbags
      and/or automated seat belts.

7.6. Large Collection Discount
   a. A discount will be applied if an insured has more than 6 vehicles insured on the policy.
   b. The discount amount will vary depending on total policy collection value and the number of
      vehicles insured.
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### Max Discount

(Anti Theft Device, Fire Resistance, Security Measures, & Large Collection) - All others excluded

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<td>Masonry</td>
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<tr>
<td>Security Measures</td>
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<tr>
<td>Entry Deterrent</td>
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<tr>
<td>Smoke Detector/Fire Extinguisher</td>
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<td>Local Fire/Burglar Alarm</td>
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<td>Central Fire/Burglar Alarm</td>
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<td>Fire Suppression System</td>
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<td>Motion Sensor Equipped Alarm</td>
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<td>Renewal Underwriting Discount</td>
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<td>Mature Driver Discount</td>
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<td>Large Collection</td>
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<tr>
<td><strong>Max Discount</strong> (Anti Theft Device, Fire Resistance, Security Measures, &amp; Large Collection) - All others excluded</td>
<td>45%</td>
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<tr>
<td><strong>Max Discount</strong> (Risk Dispersement, Fire Resistance, Security Measures, &amp; Large Collection) - All others excluded</td>
<td>37%</td>
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</table>
DISCOUNTS

1. Car Club/Association/Affinity Group
   a. A discount will be applied if the principal operator is a member of an approved car club/association/affinity group. Proof of membership is required for documentation. (Since this is an initial filing we do not have any groups identified as of 3/22/2011. Once we have a group we will file a separate filing with the department.)
   b. An approved car club is one which has been approved by the company and added to our approved car club/association/affinity group list. To be approved, the entity must provide a reduction in acquisition/marketing costs and/or some form of loss prevention/mitigation. The entity must also be able to track and confirm membership status of all members.
   c. Approved groups as of January 1, 2016 are:
      Antique Auto Club of America (AACA)
      Ariel Atom Owners Club
      AAA Discount Members
      AMIG Approved Club/Association
      British Car Union
      Classic Car Club
      Das Volkes Gruppe
      Fiat Lancia Unlimited
      Goodguys
      Liberty Region Corvette Club
      Mustang Club of America
      National Corvette Owners Association
      National Corvette Restorers Society (NCRS)
      National Council of Corvette Clubs (NCCC)
      National Hot Rod Association (NHRA)
      National Street Rod Association (NSRA)
      Northeast Jaguar Club
      Oldsmobile Club of America
      Other
      Pantera Owners Club of America
      Porsche Club of America (PCA)
      Shelby American Automobile Club (SAAC)
      Solid Axle Corvette Club
      Special Vehicle Teams of America
      Sports Car Yenko Club
      The National Corvette Museum
2. Anti-Theft Device
   a. **Alarm Only**
      - To qualify, the vehicle must be equipped with an alarm only device that sounds an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes.
   b. **Active Disabling Device**
      - To qualify, the vehicle must be equipped with an active disabling device that disables the vehicle by making the fuel, ignition or starting system inoperative.
      - A disabling device is categorized as active if a separate manual step is required to engage the device.
   c. **Passive Disabling Device**
      - A passive disabling device prohibits the vehicle from being driven by making the fuel, ignition or starting system inoperative.
      - A disabling device is categorized as passive if a separate manual step is not required to engage the device.
   d. **VIN Etching**
      - This discount will be applied for a vehicle that has the vehicle identification number etched into the vehicle's windows and/or body parts.
   e. **Vehicle Recovery System**
      - To qualify, the vehicle must be equipped with an operational anti-theft and recovery device consisting of an electronic homing device used in conjunction with a participating policy agency and using a radio frequency network allocated by the Federal Communications Commission. When activated, the electronic homing device allows law enforcement agencies to track the stolen vehicle.

3. Unique Risks
   a. The discounts below apply to risks with >1 vehicle and total collection value >= $150,000.
   b. **Dispersed Risk**
      - A discount shall apply to all vehicles when they are dispersed between multiple locations with no more than 65% of the collections total value is stored in one location.
      - This discount will apply to Other Than Collision and Collision coverages.
   c. **Fire Resistance**
      - A discount shall apply to vehicles stored in buildings constructed of the following fire resistant or non-combustible materials.
      - Masonry - Garaging structures made primarily of masonry or monolithic materials.
      - Metal - Garaging structures made primarily of metal.
      - Other - Garaging structures made primarily of other fire resistant material.
   d. **Security Measures**
      - A discount shall apply to vehicles stored in buildings with increased security/protection measures.
      - Entry Deterrent - fenced razor wire, video surveillance, barred windows, guard dog, watchman, etc.
      - Smoke Detectors & Fire Extinguishers
      - Local Fire & Burglar Alarm System
      - Central Fire & Burglar Alarm System
      - Fire Suppression System
      - Motion Sensor Equipped Alarms
DISCOUNTS

4. Renewal Underwriting Discount
   a. A discount shall apply to the overall policy premium for those that agree to complete a renewal underwriting form every third year.

5. Mature Driver Discount
   a. A discount shall apply to each vehicle that the principle operator is age 65 or older as of the inception date of the policy term.

6. Passive Restraint Discount
   a. A discount shall apply to each vehicle that is equipped with automatic occupant restraints, e.g. airbags and/or automated seat belts.

7. Large Collection Discount
   a. A discount will be applied if an insured has more than 6 vehicles insured on the policy.
   b. The discount amount will vary depending on total policy collection value and the number of vehicles insured.
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