

Primary Policy	Personal Auto	Homeowners	Mobileowners	Rental Dwelling
Personal Auto	Personal Auto	Personal Auto	Personal Auto	Personal Auto
Homeowners	Homeowners	Homeowners	Homeowners	Homeowners
Mobilowners	Mobilowners	Mobilowners	Mobilowners	Mobilowners
Rental Dwelling	Rental Dwelling	Rental Dwelling	Rental Dwelling	Rental Dwelling
Umbrella	Umbrella	Umbrella	Umbrella	Umbrella
Farm	Farm	Farm	Farm	Farm
Farmowners	Farmowners	Farmowners	Farmowners	Farmowners
Country Estate	Country Estate	Country Estate	Country Estate	Country Estate
Yacht	Yacht	Yacht	Yacht	Yacht
Boat	Boat	Boat	Boat	Boat
Comm. Package	Comm. Package	Comm. Package	Comm. Package	Comm. Package
BOP	BOP	BOP	BOP	BOP
W/C	W/C	W/C	W/C	W/C
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Multi Policy Disc.	20%	15%	10%	10%
Non Smoker	None	5%	5%	None
Group Disc.	10%	15%	None	None
Full Pay Disc.	10%	3% if insd pays directly	None	None
Senior Disc. +50	5% (All oper. > 50 yrs. old)	10%	30%	None
Umbrella Disc.	Approx. 5%	None	None	None
Commissions	Std 15%, Grp 10% (13% after 3 yrs)	Std 15%, Grp 12%,	Std 15%, No Grp,	Std 12%
Std, Grp, <650	< 650 5%	< 650 5%	< 650 5%	
	AARP	AARP		
	CPA	CPA		
	MEA	MEA		
	Chamber of Commerce	Chamber of Commerce		
	College Allumni	College Allumni		
	MI Cardio Vascular Inst.	MI Cardio Vascular Inst.		
	Tahquamenon Falls Cr Union	Tahquamenon Falls Cr Union		
	Agency Employees	Agency Employees		
	Child and Family Services of MI	Child and Family Services of MI		
	National Ski Patrol	National Ski Patrol		
	Service Club Members	Service Club Members		
	Public Safety Employees	Public Safety Employees		
	Church Employees	Church Employees		
	Veterans Services Org. Member	Veterans Services Org. Member		
	Homeowners/Condo Assoc.	Homeowners/Condo Assoc.		
	Financial Institution Employees	Financial Institution Employees		
	Christian Senior Assoc. Members	Christian Senior Assoc. Members		
	Veterinarian Association Members	Veterinarian Association Members		
	Judicial Officials	Judicial Officials		
	Hospital Employees	Hospital Employees		
	Shelby Bank Members	Shelby Bank Members		
	Choice One Bank Members	Choice One Bank Members		
	Credit Union Members	Credit Union Members		
	Hackley Hospital Employees	Hackley Hospital Employees		
	UPS/Fed Ex Employees	UPS/Fed Ex Employees		
	MI Taxidermist Assoc. Members	MI Taxidermist Assoc. Members		
	BNI Members	BNI Members		
	NuUnion Credit Union Members	NuUnion Credit Union Members		
	FMMH Shareholders	FMMH Shareholders		
	Michigan Retailers Assoc.	Michigan Retailers Assoc.		

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Primary Policy	Boat	Commercial Package	BOP
Personal Auto	Personal Auto	Personal Auto	Personal Auto
Homeowners	Homeowners	Homeowners	Homeowners
Mobilowners	Mobilowners	Mobilowners	Mobilowners
Rental Dwelling	Rental Dwelling	Rental Dwelling	Rental Dwelling
Umbrella	Umbrella	Umbrella	Umbrella
Farm	Farm	Farm	Farm
Farmowners	Farmowners	Farmowners	Farmowners
Country Estate	Country Estate	Country Estate	Country Estate
Yacht	Yacht	Yacht	Yacht
Boat	Boat	Boat	Boat
Comm. Package	Comm. Package	Comm. Pkg	Comm. Package
BOP	BOP	BOP	BOP
W/C	W/C	W/C	W/C
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Multi Policy Disc.	10% Discount	10% Discount	10% Discount
Non Smoker	None	5%	5%
Group Disc.	10%	5%, 10%	5%,10%, 15%
Full Pay Disc.	None	None	5%
Senior Disc. +50	5% if > 50 yrs, but not in conj. w/ AARP	None	None
Umbrella Disc.	None	None	None
Commissions	Std 17%, Grp 15%,	Std 18%, Grp 18%	Std 16%, Grp 16%
Std, Grp, <650	< 650 5%		
	USCG Aux.	Mich Retailers 10%	Mich Retailers 10%
	USPS Member	Mich Equine Partnership 5%	Mich Taxidermist 10%
	Public Safety	BBB 5%	B&B 15%
	Boat Club	Chamber 5%	Mich Equine Partnership 5%
	MBIA Member		BBB 5%
	Military Service		Chamber 5%
	Agent		Grape & Wine Growers 10%
	Stockholder		
	US Coast Guard	Experience Rating Factor	Experience Rating Factor
	Licesend Capt.	Min. Prem. \$500	Credit Max 25%
	MEA Member	Credit Max. 40%	Debit Max 25%
	Great Lakes Boating Federatoion	Debit Max. 40%	
	Michigan Steelheaders Assoc.		
	Michigan Charter Boat Assoc.	IRPM Credits	IRPM Credits
		Min. Experian score of 60	Min. Experian score of 60
		is required for IRPM Crdts	is required for IRPM Crdts
		Credit Max 25%	Credit Max 40%
		Debit Max 25%	Debit Max 25%
			Insurance Score & Experian
			Insurance Score 700+ = 30%
			Experian Score 70+ = 30%
		Scheduled Rating Factor	
		Credit Max 40%	
		Debit Max 25%	
		3 years of experience is req.	
		2 years of experience, reduce	
		credit by 33%	
		1 year of experience is not	
		eligible	

Primary Policy	Commercial Auto	W/C	Commercial Umbrella
Personal Auto	Personal Auto	Personal Auto	Personal Auto
Homeowners	Homeowners	Homeowners	Homeowners
Mobilowners	Mobilowners	Mobilowners	Mobilowners
Rental Dwelling	Rental Dwelling	Rental Dwelling	Rental Dwelling
Umbrella	Umbrella	Umbrella	Commercial Umbrella
Farm	Farm	Farm	Farm
Farmowners	Farmowners	Farmowners	Farmowners
Country Estate	Country Estate	Country Estate	Country Estate
Yacht	Yacht	Yacht	Yacht
Boat	Boat	Boat	Boat
Comm. Package	Comm. Package	Comm. Package	Comm. Package
BOP	BOP	BOP	BOP
W/C	W/C	W/C	W/C
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Multi Policy Disc.	15% Discount	5% Discount	None
Non Smoker	None	None	None
Group Disc.	5%, 10%	None	None
Full Pay Disc.	None	None	None
Senior Disc. +50	None	None	None
Umbrella Disc.	None	None	None
Commissions	Std 15%, Grp 15%	Std 9%, No Grp	Std 15%
Std, Grp, <650			
	Mich Retailers 10%	<u>Safe Work Place</u>	
	Mich Equine Partnership 5%	> \$5000 and	
	BBB 5%	exp. Mod of < 1.00	
	Chamber 5%	15% discount	
		Lght Dty Program	
		5% discount	
	<u>Experience Rating Factor</u>	Drug Screening	
	Credit Max 25%	5% discount	
	Debit Max 25%		
		Avg tenure 3 yrs	
		or greater	
	<u>IRPM Credits</u>	5% discount	
	Min. Experian score of 60		
	is required for IRPM Crdts	Adj. Experience	
	Credit Max 40%	Credit	
	Debit Max 25%	Avg. Prem. +\$5000	
		3 yr. history	
	Management Up to 10%		
	Equipment Up to 10%	Merit Rating	
	Employees Up to 10%	Prem. \$500-\$5000	
	Safety Up to 10%	0 -10.0%	
		1 - 5.0%	
		2 0.0%	
		3 + 5.0%	
		4 + +10.0%	
		Scheduled Rating	
		Plan	
		Avg. Prem. +\$1000	
		Credit Max 25%	
		Debit Max 25%	