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
ВОР	ВОР	ВОР	ВОР	ВОР
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		
	СРА	СРА		
	MEA	MEA		
	Chamber of Commerce	Chamber of Commerce		
	College Allumni	College Allumni		
	MI Cardo Vascular Inst.	MI Cardo 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 Service Club Members	National Ski Patrol		
	Public Safety Employees	Service Club Members		
		Public Safety Employees		
	Church Employees Veterans Services Org. Member	Church Employees 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.		

Primary Policy	Personal Umbrella	Farmowners	Country Estate
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	Personal 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. Package	Comm. Package
ВОР	BOP	BOP	ВОР
W/C	W/C	W/C	W/C
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Comm. Auto	comm. Acto	Comm. Auto	comm. Acto
Multi Policy Disc.	None	15% Discount	15% Discount
Non Smoker	None	5%	5%
Group Disc.	None	5% or 7%	5%
Full Pay Disc.	None	None	None
Senior Disc. +50	10%	20%	20%
Umbrella Disc.	None	None	None
Commissions	Std 15%	20% New, 18% or 15%, Grp 13%	20% New, 18% or 15%, Grp 13%
Std, Grp, <650		, , ,	, ,
•		4 H Members of Michigan	Mich Retailers
		AARP	Greenstone Farm Credit Services
		Dairy Farmers of America	Michigan Equine Partnership
		DHIA	. 0. 4
		Future Farmers of America	
		Grange	
		Greenstone Farm Credit Services	
		Michigan Agr. Environmental Ass.	
		Michigan Blueberry Growers	
		Michigan Cattleman's Assoc.	
		Michigan Equine Partnership	
		Michigan Farm Bureau	
		Michigan Farmers Union	
		Michigan Grape and Wine Growers	
		Michigan Retailers Assoc	
		Michigan State Horticultural Society	
		Michigan Vegetable Council	
		MI Milk Producers Assoc.	

Primary Policy	Farm	Farm Umbrella	Yacht
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	Farm 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. Package	Comm. Package
BOP	ВОР	BOP	BOP
W/C	W/C	W/C	W/C
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Comm. Auto	Comm. Auto	Comm. Auto	Comm. Auto
Multi Policy Disc.	None	None	10% Discount
Non Smoker	None	None	None
Group Disc.	None	None	10%
Full Pay Disc.	None	None	None
Senior Disc. +50	None	None	3% if > 50 yrs, but not in conj. w/ AARP
Umbrella Disc.	None	None	None
		100110	, and the second
Commissions	Std 15%	Std 15%	Std 15%, Grp 13%,
Std, Grp, <650			< 650 5%
, ,,			USCG Aux.
			USPS Member
			Public Safety
			Boat Club
			MBIA Member
			Military Service
			Agent
			Stockholder
			US Coast Guard
			Licesend Capt.
			MEA Member
			Great Lakes Boating Federatoion
			Michigan Steelheaders Assoc.
			Michigan Charter Boat Assoc.

Primary Policy	Boat	Commercial Package	ВОР
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	ВОР	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
Offibrella Disc.	None	None	None
Commissions	Std 17%, Grp 15%,	Std 18%, Grp 18%	Std 16%, Grp 16%
Std, Grp, <650	< 650 5%	3ta 10/6, GIP 10/6	3ta 1070, GIP 1070
5tu, G.p, 1050	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	Chamber 370	BBB 5%
	Military Service		Chamber 5%
	Agent		Grape & Wine Growers 10%
	Stockholder		Grape & Wille Growers 1075
	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%	Debit Widx 2578
	Michigan Steelheaders Assoc.	Debit Wax. 4070	
	Michigan Charter Boat Assoc.	IRPM Credits	IRPM Credits
	When But Charter Boat (1990)	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%
		2 0010 1110X 2070	
			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%	ļ
		1 year of experience is not	1
		eligible	

Duime am . Delie.	Commonwial Auto	W/C	Communical Harbardle
Primary Policy Personal Auto	Commercial Auto Personal Auto	W/C Personal Auto	Commercial Umbrella 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	ВОР	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%	Safe Work Place	
	Mich Equine Partnership 5%	> \$5000 and	
	BBB 5%	exp. Mod of < 1.00	
	Chamber 5%	15% discount	
		Lght Dty Program	
		5% discount	
	Experience Rating Factor	Drug Screening	
	Credit Max 25%	5% discount	
	Debit Max 25%		
		Avg tenure 3 yrs	
		or greater	
	IRPM Credits	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%	
	ı		