

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

I. Payroll Deduction Discount

A discount of 2% will be applied to all coverages except rental and towing if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method. This discount does not apply to miscellaneous vehicles.

J. Multi-Policy Discount

A discount of 5% will be applied to the all coverages except rental and towing if the named insured maintains a Home, Renters or Condo policy with Electric Insurance Company. The company may apply the discount mid-term if a new homeowners policy is written or removed on renewal if the policy is cancelled. This discount does not apply to miscellaneous vehicles.

K. Years Experienced Rating Factor

Apply the factors for each coverage based on rated operators number of years licensed as of the inception date of the policy. No policy shall be amended to mid-term to achieve a change in the assigned operators years licensed classification. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors. This factor does not apply to miscellaneous vehicles

L. Category Factors

The category factor will apply immediately after the selection of a territorial base rate for coverages other than Uninsured Motorists and immediately after the selection of the flat limit rate for Uninsured Motorists. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Underwriting Quality Index (UQI) scores are assigned to each of these policy characteristics. The summation of distinct UQI values produces a policy UQI score. Based on its UQI score, each policy will be assigned to one, and only one, category. Each category will have a distinct rating factor that is applied to the base rate for all coverages on the policy, except rental and towing.

All UQI scores will be determined at new business and prior to every annual renewal. UQI scores are not affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

- Safe Driver Insurance Points
- Number of Listed Operators
- Coverage Characteristics
- Number of Years Voluntary Renewed

Category	Score Range	Factor
1	0.000 to 0.015	0.870
2	0.016 to 0.067	0.900
3	0.068 to 0.270	0.985
4	0.271 to 0.325	1.065
5	0.326 & above	1.080

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