

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

R. Friends and Family Discount

A discount will apply to all coverages on the policy if the named insured(s) is referred to Electric Insurance Company by either a family member (parent, grandparent, child, grandchild, brother, sister or spouse) or a friend who is a current Electric Insurance customer and an active Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree or General Electric Affiliate Employee\Retiree. This discount is only available for policies originally written on or after the introduction of the discount. This discount is not available for policies receiving the Mass Marketing discount.

The discount percentage will be applied based on the table shown in the Miscellaneous Rating Factors page.

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Friends and Family Discount:

Category Name	Discount %
Referred Friend(s) of Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree, General Electric Affiliate Employee\Retiree	5%
Referred Family Member(s) of Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree, General Electric Affiliate Employee\Retiree	5%

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

R. Friends and Family Discount

A discount will apply to all coverages on the policy if the named insured(s) is referred to Electric Insurance Company by either a family member (parent, grandparent, child, grandchild, brother, sister or spouse) or a friend who is a current Electric Insurance customer and an active Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree or General Electric Affiliate Employee\Retiree. This discount is only available for policies originally written on or after the introduction of the discount. This discount is not available for policies receiving the Mass Marketing discount.

The discount percentage will be applied based on the table shown in the Miscellaneous Rating Factors page.

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Friends and Family Discount:

Category Name	Discount %
Referred Friend(s) of Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree, General Electric Affiliate Employee\Retiree	5%
Referred Family Member(s) of Electric Insurance Company Employee\Retiree, General Electric Employee\Retiree, General Electric Affiliate Employee\Retiree	5%

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

R. Friends and Family Discount

A discount will apply to all coverages on the policy if the named insured(s) is referred to Electric Insurance Company by either a family member (parent, grandparent, child, grandchild, brother, sister or spouse) or a friend who is a current Electric Insurance customer and an active General Electric Employee, General Electric Affiliate or General Electric Retiree. This discount is only available for policies originally written on or after the introduction of the discount. This discount is not available for policies receiving the Group Marketing discount.

The discount percentage will be applied based on the table shown in the Miscellaneous Rating Factors page.

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Friends and Family Discount:

Category Name	Discount %
Referred Friend(s) of General Electric or Affiliate Employee	5%
Referred Family Member(s) of General Electric or Affiliate Employee	5%

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

O. 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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. 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. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will not be moved.

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
- Number of Years with Prior Carrier

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

R. Friends and Family Discount

A discount will apply to all coverages on the policy if the named insured(s) is referred to Electric Insurance Company by either a family member (parent, grandparent, child, grandchild, brother, sister or spouse) or a friend who is a current Electric Insurance customer and an active General Electric Employee, General Electric Affiliate or General Electric Retiree. This discount is only available for policies originally written on or after the introduction of the discount. This discount is not available for policies receiving the Group Marketing discount.

The discount percentage will be applied based on the table shown in the Miscellaneous Rating Factors page.

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Friends and Family Discount:

Category Name	Discount %
Referred Friend(s) of General Electric or Affiliate Employee	5%
Referred Family Member(s) of General Electric or Affiliate Employee	5%