

## G. Advanced Driver Training

[Reserved]

## H. Book Transfer Discount

A discount of the premiums paid for Parts 1 through 9 and Part 12 will be given to policyholders that are part of a qualified book transfer. The book transfer must be a qualified program meeting the underwriting rules established by the company. Refer to Miscellaneous Rating Factors page for applicable discount.

## RULE 29. CATEGORY FACTORS

The manual rates for Coverage Parts 1, 2, 4, 5, 7, 8 and 9 are adjusted by a Category Factor. The Category is first determined by multiplying the values contained in Table A through Table I and comparing the result to the Category Assignment Table J. The Category Factors are shown in Section K.

### A. Multi-policy

A multi-policy exists if the policyholder has any one of the following:

1. A homeowner's policy (owners, renter or condominium) with any subsidiary of The Main Street America Group.
2. An umbrella policy with any subsidiary of the Main Street America Group.
3. A homeowner's policy written by the agent and currently in the FAIR plan.
4. A homeowner's policy written by the agent for a risk that is excluded from the current new business underwriting guidelines of all subsidiary of The Main Street America Group.

Multi-Policy	
No	1.000
Yes	0.998

### B. Coverage Package

The following define the terms in the table:

Full	Purchases Liability on every vehicle and Comp or Collision on every vehicle
Liability	Purchases Liability on every vehicle and no Comp or Collision on any vehicle
Mixed	All other combinations

Coverage Package	
Liability	1.003
Full	1.000
Mixed	1.000

### C. Good Student

The Good Student status applies provided:

1. The Owner or Operator is at least 16 years of age and a full time high school, college or university student.
2. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
  - a. Is in the upper 20% of his/her class scholastically, maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged then no grade can be below "B".
  - b. When in a school maintaining a numerical grade, must have at least a 3 in a 4,3,2,1 point system or its equivalent.
  - c. Student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
3. Classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

04/08^^

NGM Insurance Company is modifying its definition of multi-policy to include any homeowner's policy outside of our current new business underwriting guidelines. Our inability to write certain homeowner risks should not hinder the offering of lower automobile rates to those insured's. In addition, the rule has been re-formatted to appear in bullet form.

## **RULE 29. CATEGORY FACTORS**

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### **A. Multi-policy**

A multi-policy exists if the policyholder has any one of the following:

1. A-homeowner's policy (owners, renter or condominium) ~~or umbrella policy~~ with any subsidiary of The Main Street America Group.
2. An umbrella policy with any subsidiary of the Main Street America Group.
3. A homeowner's policy written by the agent and currently ~~or has a policy~~ in the FAIR plan.
4. A homeowner's policy written by the agent for a risk that is excluded from the current new business underwriting guidelines of all subsidiary of The Main Street America Group.

<b>Multi-Policy</b>	
No	1.000
Yes	0.998