

D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



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Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner **or group**.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner **or group** to another partner **or group**.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner **or group**. Policies written without a partner **or group** are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner **or group**.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner **or group** then all policies written through the American Family Insurance | connect program must be written through the same partner **or group**. If a policy is written without a partner **or group** then all policies written through the American Family Insurance | connect program must be written without a partner **or group**.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



D-18. CONNECT GROUP MARKETING DISCOUNT

When the connect Group Marketing Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Group Marketing Discount factor.

Group marketing is applied when the policy is placed with the American Family Insurance | connect program through a qualifying group. A “qualifying group” is a group with which Midvale Indemnity Company has a written agreement for the group to market Midvale products to the group’s constituents to Midvale for insurance products (may be marketed as “Partner”).

Policies written without a group or through a book transfer will not qualify for this discount.

The connect Group Marketing Discount cannot be combined with the connect Partner Discount.

Qualifying Groups

- University of Wisconsin-Madison alumni and students
- University of Wisconsin-Madison faculty and staff



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	LIMITED		
			COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	>2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	>2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	>2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	>2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	>2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	>2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	>2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

MULTI-VEHICLE DISCOUNT FACTORS

connect Partner or Group	MBI	OBI	PD	MED	PIP	COLL	LIMITED COLL	COMP	UM	UIM
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197

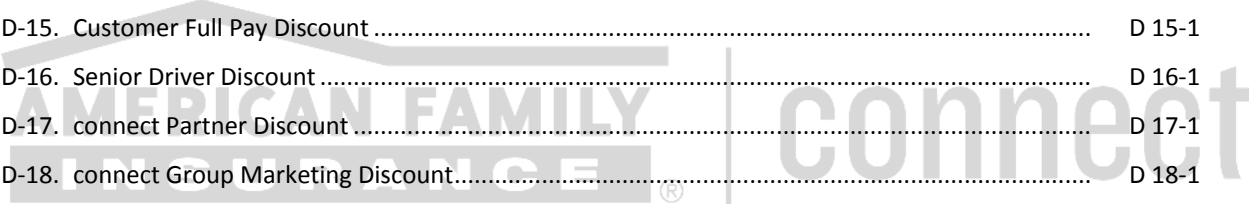
CONNECT GROUP MARKETING DISCOUNT FACTORS

						LIMITED			
MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500	0.9500

Emergency Roadside Service	Rental Reimbursement	Road Trip Accident Accommodations
0.9500	0.9500	0.9500



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D-1. EARLY BIRD DISCOUNT

When the Early Bird Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Early Bird Discount factor.

The Early Bird Discount applies to new auto policyholders.

Early Bird Discount applies when:

- Quote occurs not less than seven days before the policy effective date.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.
- The prior carrier cannot be with the American Family Insurance | connect program through the same partner or group.



D-2. STEER INTO SAVINGS DISCOUNT

When the Steer Into Savings Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Steer Into Savings Discount factor.

The Steer into Savings Discount applies to new auto policyholders who come to Midvale Indemnity Company from any prior carrier. For purposes of this discount, a new auto policyholder can come from the non-connect program to the American Family Insurance | connect program, or from within the American Family Insurance | connect program from one partner or group to another partner or group.

Steer into Savings Discount applies when:

- The customer's bodily injury combined single limit per occurrence/per accident on their prior policy must be a minimum of \$250,000.
- The customer's bodily injury limit per accident on the new Midvale Indemnity policy must be a minimum of \$250,000.
- The named insured must have continuous coverage during the transition from the prior carrier to Midvale Indemnity Company.



D-11. LOYALTY DISCOUNT

When the Loyalty Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the Loyalty Discount factor.

The Loyalty Discount is applied to customers with a year or more of Auto Lines Tenure within the American Family Insurance | connect program.

Policies written through a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written through the same partner or group. Policies written without a partner or group are considered to have continuous Auto Lines Tenure only when the policy is continuously written without a partner or group.



D-12. CONNECT MULTI-PRODUCT DISCOUNT

When the connect Multi-Product Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Multi-Product Discount factor.

The connect Multi-Product Discount applies to any named insured that is also a named insured in a qualifying company on the following policy types:

- Homeowner
- Condominium
- Renter
- Manufactured home
- Cycle
- Watercraft
- Umbrella

For the purposes of this discount a “qualifying” company is a company issuing a policy in the American Family Insurance | connect program.

If a policy is written through a partner or group then all policies written through the American Family Insurance | connect program must be written through the same partner or group. If a policy is written without a partner or group then all policies written through the American Family Insurance | connect program must be written without a partner or group.



D-17. CONNECT PARTNER DISCOUNT

When the connect Partner Discount eligibility requirements are met, the applicable premiums shall be modified in the rating algorithm by the connect Partner Discount factor.

The connect Partner Discount is applied when the policy is placed with the American Family Insurance | connect program through a qualifying partner. A “qualifying partner” is an organization with which Midvale Indemnity Company has a written agreement for the partner to market Midvale products to the partner’s constituent base or to refer the partner’s constituents to Midvale for insurance products.

Policies written without a partner or through a book transfer will not qualify for this discount.

The connect Partner Discount cannot be combined with the connect Group Marketing Discount.

Qualifying Partners

- MetLife insurance subsidiaries
- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
- Multifamily Internet Ventures, LLC



19. Agreed Amount Coverage (COMP only)

Agreed to Amount	(1)	\$
Actual Cash Value (ACV)	(2)	\$
Difference between (1) and (2)	(3)*	=Max[(1)-(2), 100]
Premium on Difference in "ACV" and "Agreed to Amount"		
a) First \$10,000	(4)	=Min[(3), 10000]
b) Step a) premium	(5)	(4)*1.015/100
c) Amount in excess of \$10,000	(6)	=Max[0, (3)-10000]
d) Step c) premium	(7)**	(6)*1.001/100
Agreed to Amount Factor	(8)	1.1
Agreed to Amount Premium (added to COMP premium)	(9)	=[(5)+(7)]*(8)

*The minimum difference between (1) and (2) is set to \$100; if the difference is <\$100, round to \$100. If the difference is >\$100, round to the nearest dollar.

**If (3) <=10000, then (7) = 0.

B. Coverages – UM, UIM – multiplicative rating – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Territory rating factor
3. Limit factor
4. Vehicle Symbol factor
5. Mileage factor
6. Discounts
 - i. Multi-Vehicle Discount
 - ii. Auto Safety Equipment Discount
 - iii. Multiply i.-ii. together and apply the maximum of the product and 0.50
 - iv. Senior Driver Discount

C. Coverages – Emergency Roadside Service, Rental Reimbursement, Road Trip Accident Accommodations – round to nearest 2 decimal places after each step. Round the final premium for each coverage to the nearest dime.

1. Base Rate by coverage
2. Add on
3. Senior Driver Discount

D. Combined Premium = A + B + C

II. Add Policy Administration Constant (once per schedule) – multiplicative rating – round to the nearest dime

- A. Policy Administration Constant (PAC)
- B. PAC Adjustment Factor

III. Apply connect Partner Discount

IV. Apply connect Group Marketing Discount



CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect Partner or Group	Supporting Policy	Additional Products	MBI	OBI	PD	MED	PIP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300	0.9300	0.9300

CONNECT MULTI-PRODUCT DISCOUNT FACTORS

connect		Additional Products	LIMITED		
Partner or Group	Supporting Policy		COLL	COLL	COMP
N	OWNERS POLICY	0	0.8100	0.8100	0.8100
N	OWNERS POLICY	1	0.7900	0.7900	0.7900
N	OWNERS POLICY	2	0.7700	0.7700	0.7700
N	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
N	RENTERS POLICY	0	0.9000	0.9000	0.9000
N	RENTERS POLICY	1	0.8800	0.8800	0.8800
N	RENTERS POLICY	2	0.8700	0.8700	0.8700
N	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
N	CONDO POLICY	0	0.8100	0.8100	0.8100
N	CONDO POLICY	1	0.7900	0.7900	0.7900
N	CONDO POLICY	2	0.7700	0.7700	0.7700
N	CONDO POLICY	> 2	0.7600	0.7600	0.7600
N	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
N	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
N	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300
Y	OWNERS POLICY	0	0.8100	0.8100	0.8100
Y	OWNERS POLICY	1	0.7900	0.7900	0.7900
Y	OWNERS POLICY	2	0.7700	0.7700	0.7700
Y	OWNERS POLICY	> 2	0.7600	0.7600	0.7600
Y	RENTERS POLICY	0	0.9000	0.9000	0.9000
Y	RENTERS POLICY	1	0.8800	0.8800	0.8800
Y	RENTERS POLICY	2	0.8700	0.8700	0.8700
Y	RENTERS POLICY	> 2	0.8600	0.8600	0.8600
Y	CONDO POLICY	0	0.8100	0.8100	0.8100
Y	CONDO POLICY	1	0.7900	0.7900	0.7900
Y	CONDO POLICY	2	0.7700	0.7700	0.7700
Y	CONDO POLICY	> 2	0.7600	0.7600	0.7600
Y	OTHER SUPPORTING POLICY	1	0.9400	0.9400	0.9400
Y	OTHER SUPPORTING POLICY	2	0.9300	0.9300	0.9300
Y	OTHER SUPPORTING POLICY	> 2	0.9300	0.9300	0.9300

MULTI-VEHICLE DISCOUNT FACTORS

connect		LIMITED								
Partner or	MBI	OBI	PD	MED	PIP	COLL	COLL	COMP	UM	UIM
Group										
N	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197
Y	0.7765	0.7765	0.7818	0.8197	0.8326	0.8832	0.8832	1.0000	0.8197	0.8197



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Qualifying Partners

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- Insuritas insurance subsidiaries
- Electric insurance subsidiaries
- Matic Insurance Services, Inc.
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