

## APPENDIX II - DISCOUNTS

INSURANCE COMPANY	Anti-theft Devices						
	Accident Free (Careful Driver) Discount Offered	*Accident Prevention Course (e.g. Defensive Driving) Discount Offered	Alarm Only Discount Offered	Active Disabling Device Discount Offered	Passive Disabling Device Discount Offered	*Electronic Tracking Device (e.g. LoJack) Discount Offered	*Window Glass Etching Discount Offered
21st Century National Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Adirondack Insurance Exchange	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Allmerica Financial Alliance Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Allstate Fire and Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Allstate Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Amica Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Chubb National Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Country-Wide Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Erie Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Esurance Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
GEICO General Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
GEICO Indemnity Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Hartford Casualty Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Hartford Underwriters Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Kemper Independence Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Liberty Mutual Fire Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
LM General Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
MAPFRE Insurance Co. of New York	No	Yes	Yes	Yes	Yes	Yes	Yes
Mercury Casualty Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Metropolitan Casualty Insurance Co.	Yes	Yes	No	Yes	Yes	Yes	Yes
Metropolitan Group Property and Casualty Insurance	Yes	Yes	No	Yes	Yes	Yes	Yes
Nationwide Affinity Insurance Co. of America	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Nationwide Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
New South Insurance Co.	No	Yes	No	Yes	Yes	Yes	Yes
New York Central Mutual Fire Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Preferred Mutual Insurance Co.	No	Yes	No	Yes	Yes	Yes	Yes
Progressive Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Progressive Specialty Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
State Farm Fire and Casualty Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
State Farm Mutual Automobile Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Travelers Home and Marine Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Travelers Property Casualty Co. of America	No	Yes	Yes	Yes	Yes	Yes	Yes
United Services Automobile Associaton	Yes	Yes	Yes	Yes	Yes	Yes	Yes
USAA Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Utica National Insurance Co. of Texas	No	Yes	Yes	Yes	Yes	Yes	Yes

\* Discount mandated by statute that must be offered by all companies

(Note: Except for the anti-theft and passive restraint discounts, which apply only to the comprehensive and no-fault coverage premiums respectively, discounts generally apply to most coverages  
You should check with your agent, broker, or insurance company for more information and to determine specific discount percentages and coverages )

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INSURANCE COMPANY	Combat Auto Theft Program (CAT) Discount Offered	*Factory Installed Anti-lock Braking System (ABS) Discount Offered	*Factory Installed Daytime Running Lamps (DRL) Discount Offered	Multi-Car Discount Offered	Multi-line/Package (Home & Car) Discount Offered	*Passive Restraints (Automatic Seat Belts or Air Bags) Discount Offered	Senior Citizen/Retired Discount Offered
21st Century National Insurance Co.	No	Yes	Yes	Yes	No	Yes	No
Adirondack Insurance Exchange	No	Yes	Yes	Yes	Yes	Yes	No
Allmerica Financial Alliance Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Allstate Fire and Casualty Insurance Co.	No	Yes	Yes	No	Yes	Yes	No
Allstate Insurance Co.	No	Yes	Yes	No	Yes	Yes	Yes
Amica Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Chubb National Insurance Co.	No	Yes	Yes	No	Yes	Yes	No
Country-Wide Insurance Co.	No	Yes	Yes	Yes	No	Yes	No
Erie Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Esurance Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
GEICO General Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
GEICO Indemnity Co.	No	Yes	Yes	Yes	Yes	Yes	No
Hartford Casualty Insurance Co.	No	Yes	Yes	No	Yes	Yes	Yes
Hartford Underwriters Insurance Co.	No	Yes	Yes	No	Yes	Yes	Yes
Kemper Independence Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
LM General Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
MAPFRE Insurance Co. of New York	No	Yes	Yes	Yes	Yes	Yes	No
Mercury Casualty Co.	No	Yes	Yes	Yes	Yes	Yes	No
Metropolitan Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
Metropolitan Group Property and Casualty Insurance	Yes	Yes	Yes	Yes	Yes	Yes	No
Nationwide Affinity Insurance Co. of America	No	Yes	Yes	Yes	Yes	Yes	No
Nationwide Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
New South Insurance Co.	No	Yes	Yes	Yes	No	Yes	No
New York Central Mutual Fire Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Preferred Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Progressive Casualty Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Progressive Specialty Insurance Co.	No	Yes	Yes	No	Yes	Yes	No
State Farm Fire and Casualty Co.	No	Yes	Yes	Yes	Yes	Yes	No
State Farm Mutual Automobile Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Travelers Home and Marine Insurance Co.	No	Yes	Yes	No	Yes	Yes	No
Travelers Property Casualty Co. of America	No	Yes	Yes	Yes	Yes	Yes	No
United Services Automobile Associaton	No	Yes	Yes	Yes	No	Yes	No
USAA Casualty Insurance Co.	No	Yes	Yes	Yes	No	Yes	No
Utica National Insurance Co. of Texas	No	Yes	Yes	Yes	Yes	Yes	No

\* Discount mandated by statute that must be offered by all companies

(Note: Except for the anti-theft and passive restraint discounts, which apply only to the comprehensive and no-fault coverage premiums respectively, discounts generally apply to most coverages  
You should check with your agent, broker, or insurance company for more information and to determine specific discount percentages and coverages )

## APPENDIX II - DISCOUNTS

INSURANCE	Prior Insurance/Transfer	Renewal Discount Offer	Other Discounts Offered by Specific Companies		
21st Century National Insurance Co.	Yes	No	Homeowner Discount	Bill Plan/Method of Payment Discount	Paperless Discount
Adirondack Insurance Exchange	No	No	Good Student Discount	Student Away Discount	Military Discount
Allmerica Financial Alliance Insurance Co.	No	No	Youthful Driver Discount		
Allstate Fire and Casualty Insurance Co.	No	No	Smart Student Discount	Homeowner Discount	Good Hands People® Discount
Allstate Insurance Co.	No	No	New Car Discount	Allstate Auto/Life Discount	Economy Car Discount
Amica Mutual Insurance Co.	No	No	Driver Training	Age 50 and Over	Good Student
Chubb National Insurance Co.	No	No	Family composition discount		
Country-Wide Insurance Co.	No	No	Driver Training Credit*(10% on Collision)		
Erie Insurance Co.	No	No	Reduced Usage Discount	100% Farm Use Discount	Motor Home Discount
Esurance Insurance Co.	No	No	Good Student Discount	Expense Savings Discount (first term only)	Passive restraints (automatic seat belts or air bags)
GEICO General Insurance Co.	No	No	Military discount	Good Student discount	New Vehicle discount
GEICO Indemnity Co.	No	No	Military discount	Good Student discount	New Vehicle discount
Hartford Casualty Insurance Co.	No	No	Vehicle fuel type (hybrid/electric discount)	New vehicle discount	Employee discount
Hartford Underwriters Insurance Co.	No	No	Vehicle fuel type (hybrid/electric discount)	New vehicle discount	Employee discount
Kemper Independence Insurance Co.	No	No	Away at School	Driver Training	Good Student
Liberty Mutual Fire Insurance Co.	No	No	Good Student Discount	Driver Training Discount	Student Away-at-School Discount
LM General Insurance Co.	No	No	Student Away at School Discount	Good Student Discount	Driver Training Discount
MAPFRE Insurance Co. of New York	No	Yes	Hybrid Vehicle Discount	New Vehicle Discount	
Mercury Casualty Co.	Yes	No	Good Student Discount	Driver Training Discount (21 and under)	Homeowner Discount
Metropolitan Casualty Insurance Co.	No	No	Resident Student Discount	Good Student Discount	ExpressIt Discount
Metropolitan Group Property and Casualty Insurance	No	No	Driver Training Discount	Good Student Discount	Resident Student Discount
Nationwide Affinity Insurance Co. of America	Yes	No	Affinity	New Vehicle	Good Student
Nationwide Mutual Insurance Co.	No	No	Farm Use	New Household	Long Term Policyholder
New South Insurance Co.	No	No	Homeowner discount	EFT discount	GMAC Family discount
New York Central Mutual Fire Insurance Co.	No	No	Homeownership	Paid in Full	Driver Training (16-20 yrs old, if applicable)
Preferred Mutual Insurance Co.	No	No	Mass Merchandising		
Progressive Casualty Insurance Co.	Yes	No	Good Student	Distant Student	Minor Child
Progressive Specialty Insurance Co.	No	No	Good Student	Distant Student	Minor Child
State Farm Fire and Casualty Co.	No	No	Good Student Discount	Steer Clear® Safe Driver Discount	Driver Training Discount
State Farm Mutual Automobile Insurance Co.	No	No	Good Student Discount	Steer Clear® Safe Driver Discount	Driver Training Discount
Travelers Home and Marine Insurance Co.	No	No	Paid in Full	Hybrid Vehicle Discount	Good Student
Travelers Property Casualty Co. of America	No	No	Hybrid Vehicle Discount	Payroll Deduction	
United Services Automobile Associaton	No	No	Away-At-School Discount	Good Student Discount	Occasional Operator Discount
USAA Casualty Insurance Co.	No	No	Away-At-School Discount	Good Student Discount	Occasional Operator Discount
Utica National Insurance Co. of Texas	No	No	Company car discount	Electronic stability control devices discount	Greenhouse gas score credit

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