

Indiana Prestige® Portfolio fact sheet

Here is a summary of changes in how Fireman's Fund® now calculates rates in the Prestige® portfolio to recognize good risks and reward quality clients:



Portfolio Credits — Provides greater rewards for more coverages with Fireman's Fund.

Auto

Lower auto premium* includes:	Credit
Reward for insuring both primary home and auto .....	.12%
Add Personal Catastrophe Cover for additional credit of .....	.3%
Add Scheduled Valuable Possessions coverage of at least \$20,000 jewelry or \$75,000 total for additional credit of .....	.3%
Total Portfolio Credit (on auto premium*) .....	.18%

◆ *NOTE: VIP accounts may qualify for a substantial portfolio credit. Talk with your underwriter.*

Homeowners

Lower homeowners premium includes:	
Add PCC plus SVP (of at least \$20,000 jewelry or \$75,000 total) .....	.5%
Total Portfolio Credit (on homeowner premium) .....	.5%

Loyalty and Loss Free Credits — Recognizes loyal and loss free clients with greater savings.

Auto

Lower auto premium* includes:

Loyalty Credit

Reward for three years' loyalty .....	.2%
Reward for five years' loyalty .....	.4%

Accident/Violation-Free Credit (additional savings):

Three years add:

No at fault accidents .....	.3%
No accidents .....	.5%
No accidents + no minor violations .....	.7%

Five years add:

No at fault accidents .....	.6%
No accidents .....	.8%
No accidents + no minor violations .....	.10%

Homeowners

Lower home premium includes:

Loyalty Credit

Reward for five years' loyalty2%
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Loss Free Credit (additional savings):

Three years with no claims2%
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*Credits (lower premiums) apply to the auto liability, medical payments, comprehensive and collision coverages.

Other changes in Indiana Auto Rating

Here is a summary of auto rating changes:

Safe Driver Insurance Plan (SDIP) Points

— Changes method for calculating the Safe Driver Insurance Plan.

- Adds cumulative SDIP points from one point (minor violation) up to six points (serious violation).
- SDIP points now follow the operator to whom they are assigned (instead of the two highest rated vehicles).

See Manual Exception Page for specific details.



Insurance Bureau Scores (IBS) for auto rating — Provides a credit or a debit for new business on auto, dependent on the IBS Score.

- IBS does not determine or replace existing tiers at Fireman's Fund.
- IBS rating factors range from 0.76 (high score, which earns lower premiums) to 1.20 (low score, which increases premiums).
- Clients will have rights to correct inaccurate credit data that determined their score.
- IBS will only be used in accordance with state law and regulations.

Household Composition — Rewards clients with a portfolio of more cars than drivers

- Portfolios with fewer operators than vehicles receive a credit (lower premium).
- Portfolios with more operators than vehicles receive a debit (higher premium).
- Includes up to one company car in the vehicle count.

Driver Classification — Provides for rate adequate premium.

- Eliminates rate subsidy by matching premium to class of business (e.g., age 70+, and youthful females).

See Manual Exception Page for specific details.



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