



# Minnesota Prestige® Portfolio Fact Sheet

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

<b>Portfolio Credits</b> — Provides greater rewards for more coverages with Fireman's Fund.	
<b>Auto</b>	Credit
Opportunity to lower auto premium* includes:	
Reward for insuring both primary home and auto	18%
Adding Prestige Excess <sup>SM</sup> coverage for additional credit of	4%
Adding Prestige Collections <sup>SM</sup> coverage of at least \$20,000 jewelry or \$75,000 total for additional credit of	4%
<b>Total Portfolio Credit (on auto premium*)</b>	<b>26%</b>
NOTE: High Net Worth accounts may qualify for a substantial portfolio credit. Talk with your underwriter.	
<b>Homeowners</b>	
Opportunity to lower homeowners premium includes:	
Adding Prestige Excess plus Collections (at least \$20,000 in jewelry or \$75,000 total)	5%T
<b>Loyalty and Loss Free Credits</b> — Recognizes loyal and loss free clients with greater savings.	
<b>Auto</b>	
Opportunity to lower auto premium* includes:	
<b>Loyalty Credit</b>	
Reward for three years' loyalty	2%
Reward for five years' loyalty	4%
<b>Accident/Violation-Free Credit</b>	
Three or more years add:	
No at fault accidents	3%
No accidents	6%
No accidents + no minor violations	8%
<b>Homeowners</b>	
Opportunity to lower homeowners premium includes:	
<b>Loyalty Credit</b>	
Reward for five years' loyalty	2%
<b>Loss Free Credit (additional savings)</b>	
Three years with no claims	2%

## Fireman's Fund Heritage<sup>SM</sup>

Fireman's Fund contributes a portion of profits to support firefighters for safer communities. We encourage our agents to participate.

[www.firemansfund.com/heritage](http://www.firemansfund.com/heritage)

\*Credits (lower premiums) apply to the auto liability, medical payments, personal injury protection, comprehensive and collision coverages.

See producer manuals for specific details and the most current information.

[www.firemansfund.com](http://www.firemansfund.com)

The insurance policy, not this brochure, forms the contract between the insured and the insurance company. The policy may contain limits, exclusions, and limitations that are not detailed in this brochure. Coverages and credits may differ by state.

©2006-2007 Fireman's Fund Insurance Company, Novato, CA. All rights reserved. 60307-H-MN-4-07

**Fireman's Fund  
Insurance Company**

A company of Allianz 