

Discounts

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Discount Tables & Percentages

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Always advise "**Up to X%**" as these are the maximum discount amounts and may vary depending on state, product, number of vehicles, etc.

Discount Percentages

Discount	Georgia	Illinois	Indiana	Maryland	Ohio	Tennessee	Texas	Virginia
Anti-Theft	-	5%	-	-	-	-	-	-
Customer Referral	-	9%	-	9%	-	-	9%	9%
Early Bird	12%	5%	5%	8%	5%	4%	6%	11%
E-Signature	20%	31%	21%	20%	21%	21%	15%	13%
Good Student	13% or 8%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%	13% or 5%
Homeowner	12%	5%	5%	12%	5%	5%	5%	5%
Mature Driver	-	2%	-	-	2%	2%	-	2%
Multi-Car	45%	39%	40%	34%	39%	36%	35%	39%
PIF (Pay in Full)	17%	9%	9%	15%	9%	11%	9%	12%
Paperless	3%	3%	3%	3%	3%	3%	3%	3%
Responsible Driver	13%	13%	13%	13%	13%	13%	13%	13%
Safe Car	1%	1%	1%	1%	1%	1%	1%	1%
WFH	5%	15%	15%	15%	15%	15%	15%	15%

*10% (male), 6% (female)

Discount Details

Paperless & E-signature

Paperless & E-signature

Paperless

Before binding a policy, we are required to get verbal confirmation that the customer agrees to be paperless.

Georgia Paperless

Homeowner

Homeowner

Homeowners are automatically given a homeowner discount. When **"own home"** or **"own condominium"** are selected as the customer's residency, a homeowner discount will be automatically applied to the quote. The discount does not apply for "own mobile home."

Early Bird Discount

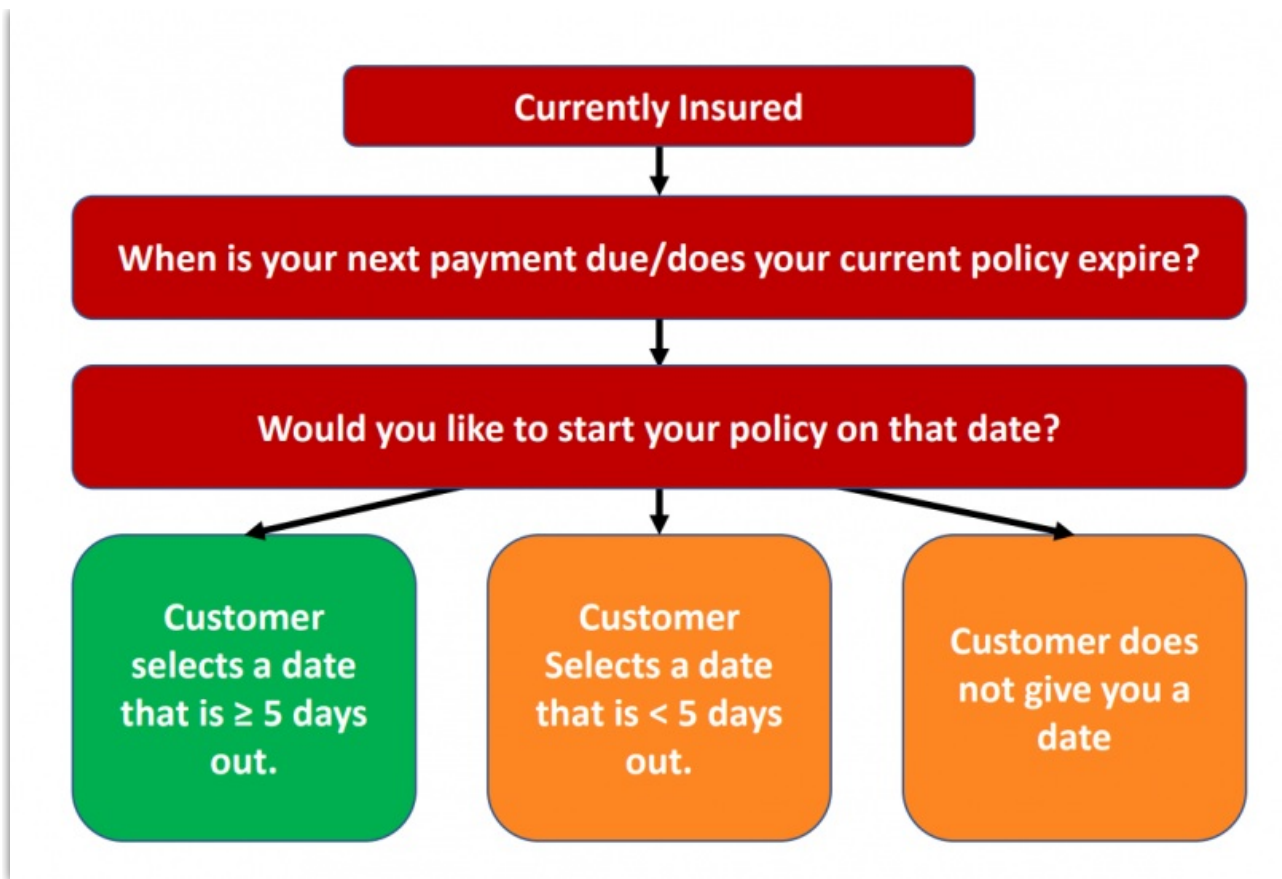
Early Bird Discount

The purpose of the Early Bird Discount is to reward customers for shopping for their coverage in advance of their current policy expiration date. If the customer is currently insured, probe around effective date to see if we can apply the Early Bird discount up front.

In order to proactively apply Early Bird, we must first make sure the customer qualifies. In order for them to qualify, they must elect to start their policy at least 5 days in advance. For a customer who's currently insured, ask when their policy ends/their next payment is due. If they give you a date that is more than 5 days in the future, AND they want their policy to start on that date, then you can apply and explain the Early Bird discount.

DO NOT mention the Early Bird discount before you have established when the customer would like their policy to begin. Wait until they have agreed to a date.

Follow the process below when applying Early Bird:



□ Early Bird and Paid-in-Full Discounts

Good Student Discount

Good Student Discount

The discount will automatically appear if the customer could be eligible for it.

□ Requirements to Qualify

□ Georgia Good Student Discount

Student Away at School Discount

Students Away at School Discount

For certain drivers, you may see this question appear on the Drivers Page: *"is the driver away at school 100 miles (or more) without the listed vehicles?"* This question corresponds to the Student Away at School discount. If a customer mentions that a driver on the policy is away at school and you see that question listed, ask:

- *How far away is their school from your home?*
- *(If over 100 miles) Do they take one of your vehicles you're insuring to school?*

This discount will apply if a rated driver is:

- age 22 or younger
- a college student*
- greater than 100 miles away at school
- without regular access to a covered vehicle

**This discount will also apply to children of the insured who are serving in the military.*

This discount should be customer-led. Let the customer bring up the fact that a driver is away at school.

A driver with the Student Away at School discount will still be covered under the policy for when they may drive the vehicle while home on breaks and over the summer. The important piece here is that they **don't have a covered vehicle** with them while away at school, so they're receiving a discount because they're **driving less frequently**. The driver will still show as "rated but away at school" on the portal.

This discount is available to drivers of all relations to the insured, except for their parents. If the **insured** or their **spouse** happen to be the "student away at school," maybe studying abroad for a year, for example, their occupation would need to be listed as a full-time student in order for this question to appear.

No proof is needed to apply this discount - The actual discount percentage will vary based on the total number of vehicles and the assignment of drivers to vehicles.

Here is a comparison between Student Away at School and the Good Student discount requirements:

Criteria	Good Student	Student Away at School	
Student Status	full-time	full time (insured/spouse)	in college (other drivers)
Marital Status	single	N/A	
Age	24 and younger	22 and younger	

Work From Home Discount

Work From Home Discount

If the NI has an occupation status that qualifies, 2 questions will appear in the system:

1. **On average, how many days per week would you say you drive to work?**
2. **Do you ever work from home?**

The second question determines if they **qualify** for the WFH discount *at all*.

The number of days they commute can determine how *much* discount they receive.

Certain occupations (dentists, pilots, etc) will only get the **minimum discount** regardless of how many days they drive to work.

Qualifying Drivers

What if the customer commutes in a vehicle we don't insure or uses a

company vehicle?

EFT/ACH Discount

EFT/ACH Discount

For all states except Georgia, customers will receive a \$5 discount off their monthly payments when the future payments are set to draft out of a banking account rather than a credit or debit card. GA has a \$4 monthly discount.

Fee		VA	MD	TX	IL	IN	TN	OH	GA	Application
Monthly Payments	Cred/Debit Card on File	10	10	10	10	10	10	10	7	There is a monthly discount for customers who have EFT/ACH as their auto-draft payment.
	ACH/EFT	5	5	5	5	5	5	5	4	
	Bill Me (non-auto-draft)	10	10	10	10	10	10	10	7	

Responsible Driver Discount

Responsible Driver Discount

The responsible driver discount is applied automatically by the system. It is based on the incident history of the rated drivers on the policy.

In order to qualify:

- At least one rated driver on the policy has 5 years of driving history (licensed for a minimum of 5 years).
- No rated driver on the policy has had any of the following in the 5 years preceding the effective date of the policy:
 - A chargeable/at fault accident
 - A not at fault accident

NOTE: Traffic violations do not affect this discount. Comprehensive claims, ERS, Rental, no payout claims, as well as claims of excluded drivers will not affect the customer's ability to qualify for the discount.