

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
Adirondack Ins. Co.	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.	Yes	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 & Casualty Ins. Co.	Yes	Yes	No	Yes	Yes	Yes	Yes
Mid-Century Insurance Co.	Yes	Yes	No	Yes	Yes	Yes	Yes
National General Insurance Online, Inc.	No	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 York Central Mutual Fire Ins. Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Preferred Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	Yes
Progressive Advanced Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Progressive Casualty Insurance Co.	Yes	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 Personal Insurance Co.	Yes	Yes	No	Yes	Yes	Yes	Yes
United Services Automobile Association	Yes	Yes	Yes	Yes	Yes	Yes	Yes
USAA Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Utica National Insurance Co. of Texas	Yes	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	Telematics / Usage Based Insurance (UBI) 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
Adirondack Ins. Co.	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.	Yes	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.	Yes	Yes	Yes	No	Yes	Yes	Yes
Hartford Underwriters Insurance Co.	Yes	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.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
MAPFRE Insurance Co. of New York	No	Yes	Yes	Yes	Yes	Yes	No
Mercury Casualty Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
Metropolitan Casualty Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Metropolitan Group Property & Casualty Ins. Co.	No	Yes	Yes	Yes	Yes	Yes	No
Mid-Century Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
National General Insurance Online, Inc.	No	Yes	Yes	Yes	Yes	Yes	No
Nationwide Affinity Insurance Co. of America	Yes	Yes	Yes	Yes	Yes	Yes	No
Nationwide Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
New York Central Mutual Fire Ins. Co.	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Preferred Mutual Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
Progressive Advanced Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
Progressive Casualty Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
State Farm Fire and Casualty Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
State Farm Mutual Automobile Insurance Co.	Yes	Yes	Yes	Yes	Yes	Yes	No
Travelers Home and Marine Insurance Co.	No	Yes	Yes	No	Yes	Yes	No
Travelers Personal Insurance Co.	No	Yes	Yes	Yes	Yes	Yes	No
United Services Automobile Association	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
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INSURANCE	Collision Avoidance System Offered	Renewal Discount Offered	Other Discounts Offered by Specific Companies		
Adirondack Ins. Co.	No	No	Good Student Discount	Student Away Discount	Military Discount
Allmerica Financial Alliance Insurance Co.	No	No	Homeowner discount	Youthful Driver discount	Paid in Full discount
Allstate Fire and Casualty Insurance Co.	No	No	Homeowner Discount	Good Hands People Discount	Smart Student Discount
Allstate Insurance Co.	No	No	Resident Student Discount	Economy Car Discount	New Car Discount
Amica Mutual Insurance Co.	Yes	No	Student Away at School	Age 50 and Over	Good Student
Chubb National Insurance Co.	No	No	Family composition discount		
Country-Wide Insurance Co.	No	No	Driver Training Credit		
Erie Insurance Co.	No	Yes	Payment Plan Discount	Driver Training Discount	Reduced Usage Discount
Esurance Insurance Co.	No	No	Good Student Discount	Expense Savings Discount	Core Discount (multi-car, homeowner, paid-in-full)
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)	New vehicle discount	Home ownership discount
Hartford Underwriters Insurance Co.	No	No	Vehicle fuel type (hybrid/electric)	New vehicle discount	Home ownership discount
Kemper Independence Insurance Co.	No	No	Away at School	Good Student	Driver Training
Liberty Mutual Fire Insurance Co.	No	No	Good Student Discount	Driver Training Discount	Clean Driver Discount
LM General Insurance Co.	Yes	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.	No	No	Good Student Discount	Distant Student/Minor Child Discount	Continuous Insurance
Metropolitan Casualty Insurance Co.	No	No	Resident Student Discount	Good Student Discount	ExpresslIt Discount
Metropolitan Group Property & Casualty Ins. Co.	No	No	Driver Training Discount	Good Student Discount	Resident Student Discount
Mid-Century Insurance Co.	No	No	Employee Discount	EFT Discount	Paid In Full Discount
National General Insurance Online, Inc.	No	No	Occasional Operator Discount	Paperless Discount	GMAC Family Discount
Nationwide Affinity Insurance Co. of America	No	No	New Vehicle	Prior Insurance	Paperless
Nationwide Mutual Insurance Co.	No	No	Farm Bureau	New Household	Long Term Policyholder
New York Central Mutual Fire Ins. Co.	No	No	Homeownership	Paid-in-Full	New Car
Preferred Mutual Insurance Co.	No	No	Mass Merchandising		
Progressive Advanced Insurance Co.	No	No	Paid-In-Full	Continuous Insurance	Distant Student
Progressive Casualty Insurance Co.	No	No	Paid-In-Full	Continuous Insurance	Distant Student
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 Driving Discount	Good Student Discount	Steer Clear® Safe Driver Discount
Travelers Home and Marine Insurance Co.	No	No	Paid In Full	Hybrid Vehicle Discount	Payroll Deduct Discount
Travelers Personal Insurance Co.	No	No	Continuous Insurance Discount	Hybrid Vehicle Discount	Electronic Payment (EFT/Payroll Deduct) Discount
United Services Automobile Association	No	No	New Vehicle Discount	Automatic Payment Plan	Good Student Discount
USAA Casualty Insurance Co.	No	No	New Vehicle Discount	Automatic Payment Plan	Good Student Discount
Utica National Insurance Co. of Texas	No	No	Annual Mileage Discount Program	Good student	Paid-In-Full

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