

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

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