



Account Credits Summary

	The Hartford	Travelers	Safeco	Allied	Kemper Preferred	Employers	Berkshire Hathaway Homestate Companies	Liberty Mutual	Zurich
BOP	5% discount on BOP with Auto or Workers' Comp								
Commercial Auto	Varies - paid in full discount								
Workers Comp						5% discount for restaurants belonging to CA Restaurant Association	6 point rate discount for truckers belonging to CA Trucking Association		
Home Discount With Auto	Average 28%	Up to 25%	15%	25% discount on HO3/HO5. 15% on HO6. 5% on HO4	15-20%				
Home Alarm/Protective Devices Discount		2-12%	5-10%	2-15%	2-5%				
Home New Purchase Discount	10%	3-10%	Varies	10%	Up to 10% (HO3 and HO6 only)				
Age of Home Discount		2-25% off HO3 for homes up to 11 years old	Up to 30% Newer Home discount if homes are less than 6 years old	1-45%	Up to 25%				
Gated Community	Varies - must be monitored by guard 24 hours/day	Up to 15% - must be monitored by guard 24 hours/day	10% credit on HO6 if condo is in secured building with guard on duty 24 hours/day or 2% if no 24 hour guard	5%	5% discount on HO6 if condo is in secured building with guard on duty 24 hours/day or 2% if no 24 hour guard				
Home Discount with Umbrella	Average 2%		2%						
Age of Insured Discount	5% for homeowners age 50+	5% - named insured must be a member of a retired persons organization		2-10%	5% for homeowners age 60+				
Interior Sprinkler Discount		2-10%	4% -7%		8-13%				
Dwelling Fire			3% off DP3 with HO3, HO4 or HO6	5% off DP3 with Home and Auto					
Auto Discount with Home	Average 16%	Up to 13%	20% for HO3. 15% for HO6. 10% for HO4. 5% for DP3	23% for HO3/HO5. 8% for HO4	20% for HO3				
Auto Mileage Discount		Varies - Certified Mileage Program	Varies	5-15% with SMARTRIDE					
Auto Discount with Umbrella	Average 4%		5%	24% discount on Auto with HO3/HO5 and umbrella. 15% on Auto with HO4 and umbrella					
Good Student Auto Discount	10% (applied to vehicle assigned to student under age 25)	Up to 8% (driver under age 25)	Up to 10% depending on # of years of driving experience	Varies	Varies				
Distant Student Discount (over 100 miles away with no vehicle at college)	Varies	Up to 7%	20% (student age under 25)		15%				
Auto Discount for Homeowners		5%	Up to 8% regardless of whether or not Safeco writes auto						
Occupation Auto Discount		5-8%	5%	12.50%	5%				
New Car Auto Discount	Varies	Up to 10%							
Young Driver Training Auto Discount		Up to 8%							
Mature Driver Training Auto Discount	Varies (must complete CA state approved mature driver improvement course)	Varies (must complete CA state approved mature driver improvement course)	5% (age 55+, must complete CA state approved mature driver improvement course)	Varies (must complete CA state approved mature driver improvement course)					
Hybrid/Electric Car Discount	5%	Up to 10%							