

State: Ohio **First Filing Company:** Trustgard Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Grange Life Discount - 020113 NB - 030113 RB
Project Name/Number: Revised Manual Rule/SH-IND-02012013

Filing at a Glance

Companies: Trustgard Insurance Company
 Grange Mutual Casualty Company
 Grange Property & Casualty Insurance Company
Product Name: Grange Life Discount - 020113 NB - 030113 RB
State: Ohio
TOI: 19.0 Personal Auto
Sub-TOI: 19.0001 Private Passenger Auto (PPA)
Filing Type: Rule
Date Submitted: 01/02/2013
SERFF Tr Num: GRAN-128817953
SERFF Status: Closed-FILED
State Tr Num: GRAN-128817953
State Status: FILED
Co Tr Num: SH-MULTILINE-02012013

Effective Date 02/01/2013
Requested (New):
Effective Date 03/01/2013
Requested (Renewal):
Author(s): Shawn Hayden
Reviewer(s): Valerie Baader (primary)
Disposition Date: 01/14/2013
Disposition Status: FILED
Effective Date (New): 02/01/2013
Effective Date (Renewal): 03/01/2013

State: Ohio **First Filing Company:** Trustgard Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Grange Life Discount - 020113 NB - 030113 RB
Project Name/Number: Revised Manual Rule/SH-IND-02012013

General Information

Project Name: Revised Manual Rule	Status of Filing in Domicile:
Project Number: SH-IND-02012013	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 01/14/2013	
State Status Changed: 01/14/2013	Deemer Date:
Created By: Shawn Hayden	Submitted By: Shawn Hayden
Corresponding Filing Tracking Number:	
State TOI: 19.0 Personal Auto	State Sub-TOI: 19.0001 Private Passenger Auto (PPA)

Filing Description:
 Please see the complete description located under the Supporting Documentation tab in the Explanatory Memorandum.

Company and Contact

Filing Contact Information

Shawn Hayden, Product Manager	Haydens@grangeinsurance.com
671 S. High Street	614-449-5972 [Phone]
Columbus, OH 43206	

Filing Company Information

Trustgard Insurance Company	CoCode: 40118	State of Domicile: Ohio
671 S. High Street	Group Code: 267	Company Type:
Columbus, OH 43206	Group Name:	State ID Number:
(614) 445-2964 ext. [Phone]	FEIN Number: 41-1405571	

Grange Mutual Casualty Company	CoCode: 14060	State of Domicile: Ohio
671 S. High Street	Group Code: 267	Company Type:
Columbus, OH 43206	Group Name:	State ID Number:
(614) 445-2964 ext. [Phone]	FEIN Number: 31-4192970	

Grange Property & Casualty Insurance Company	CoCode: 11982	State of Domicile: Ohio
671 South High Street	Group Code: 267	Company Type: P&C
Columbus, OH 43216	Group Name:	State ID Number:
(614) 445-2900 ext. [Phone]	FEIN Number: 31-4192970	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$150.00
Retaliatory?	No
Fee Explanation:	\$50.00 filing fee per company.
Per Company:	Yes

State: Ohio **First Filing Company:** Trustgard Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Grange Life Discount - 020113 NB - 030113 RB
Project Name/Number: Revised Manual Rule/SH-IND-02012013

Company	Amount	Date Processed	Transaction #
Trustgard Insurance Company	\$50.00	01/02/2013	66183224
Grange Mutual Casualty Company	\$50.00	01/02/2013	66183225
Grange Property & Casualty Insurance Company	\$50.00	01/02/2013	66183226

State Specific

Statistical Reporting Agent (AAIS, ISO, ISSI, NCIS, NISS, SFAA, etc) REQUIRED on NEW Programs or NEW Lines of Business: Not required since these are not new programs or new lines of business.

MANDATORY FIELD: PUBLIC RECORD - Acknowledge that EVERYTHING in this filing will become Public Record per ORC 3935.04(A) or ORC 3937.03(A): Acknowledged

IMPORTANT CHANGE -- EFT IS MANDATORY FOR ALL FILINGS SUBMITTED ON OR AFTER 01/01/2011. See Bulletin 2010-08 attached to our General Instructions in SERFF.: Acknowledged

SERFF Tracking #:

GRAN-128817953

State Tracking #:

GRAN-128817953

Company Tracking #:

SH-MULTILINE-02012013

State:

Ohio

First Filing Company:

Trustgard Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Grange Life Discount - 020113 NB - 030113 RB

Project Name/Number:

Revised Manual Rule/SH-IND-02012013

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
FILED	Valerie Baader	01/14/2013	01/14/2013

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
EFT ok	Reviewer Note	Valerie Baader	01/03/2013	

State: Ohio
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Grange Life Discount - 020113 NB - 030113 RB
Project Name/Number: Revised Manual Rule/SH-IND-02012013

First Filing Company: Trustgard Insurance Company, ...

Disposition

Disposition Date: 01/14/2013
 Effective Date (New): 02/01/2013
 Effective Date (Renewal): 03/01/2013
 Status: FILED

Comment:
 ***** IMPORTANT CHANGE *****
 EFT BECAME MANDATORY EFFECTIVE 01/01/2011 FOR ALL FILINGS SUBMITTED ON OR AFTER THAT DATE. See Bulletin 2010-08 attached to our General Instructions in SERFF.

This filing, as submitted or as amended herein, is Approved under Chapter 3935, or Accepted under Chapter 3937, of the Ohio Revised Code.

IMPORTANT NOTICE: Our records indicate the implementation of this filing on the Effective Date(s) shown herein. If the effective date(s) is/are incorrect or you need to revise the effective date(s), submit a Note to Reviewer through SERFF with the requested change.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing 0.000%
Overall Percentage Rate Impact For This Filing 0.000%
Effect of Rate Filing-Written Premium Change For This Program \$0
Effect of Rate Filing - Number of Policyholders Affected 0

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Filing Requirements Summary - P&C	Filed	Yes
Supporting Document	Explanatory Memo	Filed	Yes
Supporting Document	GrangeOne Package Manual - Side by Side	Filed	Yes
Supporting Document	Personal Auto Manual - Side by Side	Filed	Yes
Supporting Document	PinPoint Auto Manual - Side by Side	Filed	Yes
Supporting Document	Passport - Side by Side	Filed	Yes

SERFF Tracking #:

GRAN-128817953

State Tracking #:

GRAN-128817953

Company Tracking #:

SH-MULTILINE-02012013

State:

Ohio

First Filing Company:

Trustgard Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Grange Life Discount - 020113 NB - 030113 RB

Project Name/Number:

Revised Manual Rule/SH-IND-02012013

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	GrangeOne Revised Manual Page	Filed	Yes
Rate	Personal Auto Revised Manual Page - FA	Filed	Yes
Rate	PinPoint Auto Revised Manual Page	Filed	Yes
Rate	Passport Auto Revised Manual	Filed	Yes

State: Ohio **First Filing Company:** Trustgard Insurance Company, ...
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Product Name: Grange Life Discount - 020113 NB - 030113 RB
Project Name/Number: Revised Manual Rule/SH-IND-02012013

Reviewer Note

Created By:

Valerie Baader on 01/03/2013 06:20 AM

Last Edited By:

Filing Rules Migration

Submitted On:

02/01/2013 02:12 AM

Subject:

EFT ok

Comments:

x

State: Ohio

First Filing Company: Trustgard Insurance Company, ...

TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name: Grange Life Discount - 020113 NB - 030113 RB

Project Name/Number: Revised Manual Rule/SH-IND-02012013

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 01/14/2013	GrangeOne Revised Manual Page	Rating Rules - C-7,8	Replacement		PLOHGM_GrangeOne_Rating Rules_02_2-01-13 - Final.pdf
2	Filed 01/14/2013	Personal Auto Revised Manual Page - FA	Discounts Rule E-5	Replacement		PLGMPAHDDiscounts_36_02012013 - Final.pdf
3	Filed 01/14/2013	PinPoint Auto Revised Manual Page	Rating Rule E-7	Replacement		PLOH GPCIC PinPoint Auto Rating Rules_05_02012013 - Final.pdf
4	Filed 01/14/2013	Passport Auto Revised Manual	Rating Rule E-6	Replacement		Passport Rating Rules_11_02012013 - Final.pdf



RATING RULES

DEFENSIVE DRIVER FACTOR (continued)

Application of the Discount

Discount applies to: Liability, Medical Payments & Collision

This discount will become effective the 1st renewal following notification to us of successful completion of the accident prevention course. This discount will apply for a period of 3 years provided the qualifying insured is not convicted of more than 1 moving violation or involved in an accident for which they are primarily at fault. When the discount expires after 3 years, the named insured must again meet the above eligibility requirements in order to continue to receive the discount. The discount will not apply when the accident prevention course is required by a court as a condition of probation or suspension of sentence for a moving violation.

◆GRANGE LIFE INSURANCE FACTOR

Eligibility Requirements

A Grange Life insurance discount will apply to all drivers on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as:

- A permanent product with at least a \$15,000 face value or a term product with at least a \$50,000 face value; and
- The primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the GrangeOne® policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

Application of the Discount

This discount may be added to a new business Auto policy when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.

At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the Auto policy will renew without the Grange Life Discount.

The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. The discount may be added or deleted at any time during the policy period.

The same social security number must be shown on any form requesting the discount to establish cross-references.

Grange Mutual Casualty Company

GrangeOne® Package - (OH)

C-7

◆ Denotes change 2-2013



RATING RULES

GOOD PARTNER FACTOR

Eligibility Requirements

The Good Partner discount is available to either the named insured or spouse (not additional named insured) when each meet the following criteria on their own merits:

- At least 25 years old;
- No chargeable at-fault accidents and no chargeable major violations or DUI's in the immediately preceding five years; and
- No more than one chargeable minor violation in the immediately preceding five years.

Application of the Discount

The discount will be added automatically if the driver(s) meet the eligibility requirements. The discount will be removed at the following renewal should the driver(s) no longer meet the eligibility requirements. If an existing driver becomes eligible during the policy term, the discount will automatically be applied at the next renewal.

The discount percentage varies by the driver's insurance score and the number of years the GrangeOne® policy has been in force.

AWAY AT SCHOOL FACTOR

The rating factor will be based on the resident student's attained age and the following eligibility requirements:

- **Away at School without auto** refers to a resident student (age 17-24) at an educational institution over 50 road miles from the place of principal garaging of the autos. A covered auto is not kept at the educational institution for the student's regular use.
- **Away at School with an auto** refers to a resident student (age 17-24) at an educational institution with a covered auto that is kept there for the student's regular use.

The factor may be added or removed at any time during the policy period.



◆GRANGE LIFE INSURANCE DISCOUNT

Eligibility Requirements

A Grange Life insurance discount will apply to all drivers on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as:

- A permanent product with at least a \$15,000 face value or a term product with at least a \$50,000 face value; and
- The primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the Grange Property & Casualty Insurance Company Personal Auto policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

Application of the Discount

This discount may be added to a new business policy when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.

At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the Auto policy will renew without the Grange Life Discount.

The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. **The discount may be added or deleted at any time during the policy period.**

The same social security number must be shown on any form requesting the discount to establish cross-references.

GOOD PARTNER DISCOUNT

Eligibility Requirements

The Good Partner discount is available to either the named insured or spouse (not additional named insured) when each meet the following criteria on their own merits:

- At least 22 years old;
- No chargeable at-fault accidents and no chargeable major violations or DUI's in the immediately preceding five years; and
- No more than one chargeable minor violation in the immediately preceding five years.

Application of the Discount

The discount will be added automatically if the driver(s) meet the eligibility requirements. The discount will be removed at the following renewal should the driver(s) no longer meet the eligibility requirements. If an existing driver becomes eligible during the policy term, the discount will automatically be applied at the next renewal.

The discount percentage varies by the driver's insurance score and the number of years the Grange Property & Casualty Insurance Company Personal Auto policy has been in force.



5.

SENIOR DEFENSIVE DRIVER FACTOR (continued)

The discount may be added at any time during the policy period if we have received notification of the successful completion of the accident prevention course.

The discount will apply until the qualifying operator is involved in an at fault accident (a waived chargeable at fault accident will not be considered) or has been convicted of more than one chargeable violation. The discount will be removed by the Company at the following renewal should the operator no longer meet the eligibility requirements.

The discount will not apply when the accident prevention course is required by a court as a condition of probation or suspension of sentence from a moving violation.

◆GRANGE LIFE INSURANCE FACTOR

A Grange Life Insurance discount will apply to all operators on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as a permanent product (\$15,000 minimum) or a term product (\$50,000 minimum); and the primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the Personal Auto policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

This discount may be added to new business when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.

At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the policy will renew without the Grange Life Discount.

The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. The discount may be added or deleted at any time during the policy period.

The same social security number must be shown on any form requesting the discount to establish cross-references.

SERFF Tracking #:

GRAN-128817953

State Tracking #:

GRAN-128817953

Company Tracking #:

SH-MULTILINE-02012013

State:

Ohio

First Filing Company:

Trustgard Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Grange Life Discount - 020113 NB - 030113 RB

Project Name/Number:

Revised Manual Rule/SH-IND-02012013

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Filing Requirements Summary - P&C	Filed	01/14/2013
Comments:	No attachment required.		

		Item Status:	Status Date:
Satisfied - Item:	Explanatory Memo	Filed	01/14/2013
Comments:			
Attachment(s):	Explanatory Memo.pdf		

		Item Status:	Status Date:
Satisfied - Item:	GrangeOne Package Manual - Side by Side	Filed	01/14/2013
Comments:			
Attachment(s):	PLOHGM_GrangeOne_ Rating Rules_02_2-01-13.pdf		

		Item Status:	Status Date:
Satisfied - Item:	Personal Auto Manual - Side by Side	Filed	01/14/2013
Comments:			
Attachment(s):	PLGMPAOhDiscounts_35_08152012 - Side by Side.pdf		

		Item Status:	Status Date:
Satisfied - Item:	PinPoint Auto Manual - Side by Side	Filed	01/14/2013
Comments:			
Attachment(s):	PLOH GPCIC PinPoint Auto Rating Rules_05_02012013 - Side by Side.pdf		

Item Status:**Status Date:**

SERFF Tracking #:

GRAN-128817953

State Tracking #:

GRAN-128817953

Company Tracking #:

SH-MULTILINE-02012013

State:

Ohio

First Filing Company:

Trustgard Insurance Company, ...

TOI/Sub-TOI:

19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)

Product Name:

Grange Life Discount - 020113 NB - 030113 RB

Project Name/Number:

Revised Manual Rule/SH-IND-02012013

Satisfied - Item:	Passport - Side by Side	Filed	01/14/2013
Comments:			
Attachment(s):			
Passport Rating Rules 02012013 - Side by Side.pdf			



671 South High Street
P.O. Box 1218
Columbus, Ohio 43216-1218
614.445.2900 or 1.800.422.0550
grangeinsurance.com

Tuesday, December 18, 2012

Ohio Department of Insurance
50 West Town Street
Third Floor – Suite 300
Columbus, Ohio 43215-1067

Attention: Property and Casualty Division

Re: Company: **Grange Mutual Casualty Company, Grange Property & Casualty Insurance Company, and Trustgard Insurance Company**
FEIN #: **31-4192970, 31-4192970, 41-1405571**
SERFF Tracking #: **GRAN-128817953**
Filing Type: **Rule**

Grange Mutual Casualty Company, Grange Property & Casualty Insurance Company, and Trustgard Insurance Company request your approval of the following manual rule clarification. The proposed effective date is February 1, 2013 for new business and March 1, 2013 for renewal business.

This rule filing is adding further clarification to the manual rule regarding the application and process of applying the Grange Life Discount. There are no rates associated with this rule clarification.

The revised manual pages that have been impacted with this change have been noted. These are attached for your review. Nothing has changed in the manuals, except for clarification of the Grange Life Discount rule.

To the best of our knowledge and belief, we certify that this filing complies with the Ohio Insurance Laws. If you have any questions regarding this filing submission, you may contact me at (800) 422-0550 ext 5972 or by email at HaydenS@grangeinsurance.com.

Regards,

Shawn Hayden
Personal Lines Product Analyst



RATING RULES

DEFENSIVE DRIVER FACTOR (continued)

Application of the Discount

Discount applies to: Liability, Medical Payments & Collision

This discount will become effective the 1st renewal following notification to us of successful completion of the accident prevention course. This discount will apply for a period of 3 years provided the qualifying insured is not convicted of more than 1 moving violation or involved in an accident for which they are primarily at fault. When the discount expires after 3 years, the named insured must again meet the above eligibility requirements in order to continue to receive the discount. The discount will not apply when the accident prevention course is required by a court as a condition of probation or suspension of sentence for a moving violation.

◆GRANGE LIFE INSURANCE FACTOR

Eligibility Requirements

A Grange Life insurance discount will apply to all drivers on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as:

- A permanent product with at least a \$15,000 face value or a term product with at least a \$50,000 face value; and
- The primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the GrangeOne® policy.

Qualifying individuals who sign the Residents Individuals as Named Insured Supplemental Application will be handled as if they were insured and spouse.

Application of the Discount

~~This discount may be added at any time during the policy period on the date the life policy becomes effective, or will be automatically added at the next renewal. The discount will be removed at the next renewal should the qualifying life policy be terminated.~~

This discount may be added to a new business Auto policy when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.

At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the policy will renew without the Grange Life Discount.

The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. The discount may be added or deleted at any time during the policy period.

The same social security number must be shown on any form requesting the discount to establish cross-references.



RATING RULES

GOOD PARTNER FACTOR

Eligibility Requirements

The Good Partner discount is available to either the named insured or spouse (not additional named insured) when each meet the following criteria on their own merits:

- At least 25 years old;
- No chargeable at-fault accidents and no chargeable major violations or DUI's in the immediately preceding five years; and
- No more than one chargeable minor violation in the immediately preceding five years.

Application of the Discount

The discount will be added automatically if the driver(s) meet the eligibility requirements. The discount will be removed at the following renewal should the driver(s) no longer meet the eligibility requirements. If an existing driver becomes eligible during the policy term, the discount will automatically be applied at the next renewal.

The discount percentage varies by the driver's insurance score and the number of years the GrangeOne® policy has been in force.

AWAY AT SCHOOL FACTOR

The rating factor will be based on the resident student's attained age and the following eligibility requirements:

- **Away at School without auto** refers to a resident student (age 17-24) at an educational institution over 50 road miles from the place of principal garaging of the autos. A covered auto is not kept at the educational institution for the student's regular use.
- **Away at School with an auto** refers to a resident student (age 17-24) at an educational institution with a covered auto that is kept there for the student's regular use.

The factor may be added or removed at any time during the policy period.

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DISCOUNTS

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GRANGE LIFE

Amount of discount: 7%

Discount applies to:	Liability (BI & PD)	Collision
	Medical Payments	Uninsured/Underinsured Motorists
	Other Than Collision	Uninsured Motorists Property Damage

Eligibility Requirements

A Grange life insurance discount will apply to all vehicles, if the named insured or spouse has a Qualifying Life Policy.

A Qualifying Life Policy is defined as a permanent product with at least a \$50,000 face value or a term product with at least a \$150,000 face value and the primary insured or spouse listed on the Qualifying Life Policy is the named insured or spouse listed on the Grange Mutual Personal Auto policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

Application of Discount

~~The discount is added only at the new business date or renewal date of the policy. The discount will be removed on the renewal date of the policy after the Qualifying Life Policy has been terminated.~~
The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the Auto policy will renew without the Grange Life Discount.

The same social security number must be shown on any form requesting the discount to establish cross references.

MATURE DRIVER

Amount of discount: Refer to the Driver Class Factor Tables located in the Premium Calculation section.

Discount applies to:	Liability	Other Than Collision
	Medical Payments	Collision

- ◆ The mature driver discount applies automatically when the rated driver's age is 50 to 78 years old. This discount is applied through the rating factor obtained from the Driver Class Factor Tables in the Premium Calculation section of this manual. The discount is automatically removed when the rated driver reaches age 79. This discount does not apply to miscellaneous vehicles.

Grange Mutual Casualty Company

Personal Auto - E-5 (OH)

◆ Denotes change
6-2006 2-2013



RATING RULES

◆GRANGE LIFE INSURANCE DISCOUNT

Eligibility Requirements

A Grange Life insurance discount will apply to all drivers on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as:

- A permanent product with at least a \$15,000 face value or a term product with at least a \$50,000 face value; and
- The primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the Grange Property & Casualty Insurance Company Personal Auto policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

Application of the Discount

~~This discount may be added at any time during the policy period on the date the life policy becomes effective, or will be automatically added at the next renewal. The discount will be removed at the next renewal should the qualifying life policy be terminated.~~

This discount may be added to a new Auto business policy when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.

At renewal, the Auto policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the Auto policy will renew without the Grange Life Discount.

The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. The discount may be added or deleted at anytime during the policy period.

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The same social security number must be shown on any form requesting the discount to establish cross-references.

GOOD PARTNER DISCOUNT

Eligibility Requirements

The Good Partner discount is available to either the named insured or spouse (not additional named insured) when each meet the following criteria on their own merits:

- At least 22 years old;
- No chargeable at-fault accidents and no chargeable major violations or DUI's in the immediately preceding five years; and
- No more than one chargeable minor violation in the immediately preceding five years.

Grange Property & Casualty Insurance Company
Personal Auto & Miscellaneous Vehicle
E-7 (OH)
4-2014 2-2012
◆ Denotes change



RATING RULES

Application of the Discount

The discount will be added automatically if the driver(s) meet the eligibility requirements. The discount will be removed at the following renewal should the driver(s) no longer meet the eligibility requirements. If an existing driver becomes eligible during the policy term, the discount will automatically be applied at the next renewal.

The discount percentage varies by the driver's insurance score and the number of years the Grange Property & Casualty Insurance Company Personal Auto policy has been in force.



SENIOR DEFENSIVE DRIVER FACTOR (continued)

The discount may be added at any time during the policy period if we have received notification of the successful completion of the accident prevention course.

The discount will apply until the qualifying operator is involved in an at fault accident (a waived chargeable at fault accident will not be considered) or has been convicted of more than one chargeable violation. The discount will be removed by the Company at the following renewal should the operator no longer meet the eligibility requirements.

The discount will not apply when the accident prevention course is required by a court as a condition of probation or suspension of sentence from a moving violation.

◆GRANGE LIFE INSURANCE FACTOR

A Grange Life Insurance discount will apply to all operators on the policy when the named insured or spouse has a qualifying life policy with Grange Life Insurance Company.

Qualifying Life Policy is defined as a permanent product (\$15,000 minimum) or a term product (\$50,000 minimum); and the primary insured or spouse listed on the qualifying life policy is the named insured or spouse listed on the Personal Auto policy.

Qualifying individuals who sign the Resident Individuals as Named Insureds Supplemental Application will be handled as if they were named insured and spouse.

[This discount may be added to new business when the applicant has or will purchase a qualifying life policy. The qualifying life policy must be present within 52 days of the Auto policy effective date. If the qualifying life policy is not present within 52 days of the Auto policy effective date, the discount will be removed and the premium will be adjusted.](#)

[At renewal, the policy will go through a verification process to determine if the life policy is canceled. If the life policy is canceled, the policy will renew without the Grange Life Discount.](#)

[The Grange Life Discount may be applied to a Personal Auto policy effective the same date a qualifying policy is written. The discount may be added or deleted at any time during the policy period.](#)

The same social security number must be shown on any form requesting the discount to establish cross-references.



RATING RULES

~~The agent may add the discount to the auto policy on the date the life policy becomes effective, or we will automatically add the life discount at the next renewal. The discount will be removed by the Company at the next renewal date should the qualifying life policy be terminated.~~

Trustgard Insurance Company
Passport Auto Program
E-7 (OH)

[◆ Denotes change 8-2008_2-2013](#)