

Rockford Discounts

- **Good student-** This applies to operators 24 and younger who are full time students and has a B average or better, dean's list, honor roll, or comparable list. This is based upon the most recently completed grading period not the overall GPA. You can submit a copy of the grade report, honor roll, or other evidence.
- **Multi vehicle-** This is automatically provided when you have more than 1 private passenger auto on the policy. We do have the ability to provide on a single vehicle account if there is another personal auto policy for this insured or a resident relative. As an example, Mom, dad and child reside together. Child goes out and buys a vehicle in his own name. You would issue a policy in his name and add the multi vehicle discount.
- **Defensive driving course-** This is available for operators 56 and older if they have no violation or accident in the past 12 months. The certificate has to be within 36 months and the discount will be removed after this time frame if a new certificate is not received.
- **Anti-theft-** This is available and the discount provided is depending upon the time of the alarm system in the vehicle. Active, Passive or Alarm only. There is a definition of each type of alarm in the personal auto manual.
- **Multi- policy-** This is provided with Rockford Mutual provides the supporting homeowner policy (also available on the home). You can provide it on a new business policy as long as the other policy is written within 60 days of the inception date of the policy. There are different discount percentages based upon owner occupied home, apartment (HO4), and condo (HO6).
- **Three or five year incident free-** The discount is automatically applied to the new application if this qualifies. If the account is clean (no accidents for violations) for 5 years, this discount will apply. If there is a violation or loss between 3 and 5 years but nothing within 3 years, this discount will apply.
- **Loss free-** Loss free discount is automatically added to the policy when it qualifies. If the insured has a 3 year incident free discount is applied to the new business policy, the discount will change to loss free at 3 years. If the new business policy has a 5 year incident free discount, the discount will change to loss free at 4 years.
- **Pay In Full-** – A 3% Discount applies on Homeowners and a 7% applies for Auto if the policy term premium is paid in full at inception or renewal. Installment payments will be offered at renewal, but the discount will be deleted if not paid in full.
- **Paperless-** “eDelivery” Discount; 3% available for policyholders that agree to have their policies and invoicing delivered to their email electronically, or paperless.