

Risks may be eligible for credits based on Individual Risk Premium Modification plans subject to underwriter approval.

#### LA BOP

- Loss Free Credit – 5% discount if the policy of a business owner has been in force with Bankers for one year and during that year there has been no incurred loss, the final premium for the next policy term is reduced.

#### FL BOP

- Loss Free Credit
  - New Business – 2% discount if the expiring policy has been in business for at least 3 years under the same name and loss free for the last 3 years. 3-year loss run statement must be submitted to underwriting
  - Renewal – 5% discount if the policy of a business owner has been in force with Bankers for 1 year and during that year there has been no incurred loss, the final premium for the next policy term is reduced.
- Renewal Discount – 5% discount if policy of a business owner has been in force with Bankers for 1 year.
- Years In Business – 3% discount if the named insured has been in business for at least 3 years operating under the same name.
- Wind Mitigation Credit - Email wind mitigation documents to [Commercial@BankersInsurance.com](mailto:Commercial@BankersInsurance.com) after submitting quote to underwriting.

#### NC BOP

- Claim-Free Discount – Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

#### FL HOA

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity.

#### FL MHPK

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity.

## Preferred Office Plan (POP) AL, FL & LA

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity.
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

## NC POP

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

## SC POP

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

## TX POP

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

## FL & TX CRP: Apartment Owners & Residential Condominium Association

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.

## LA, NC & SC CRP: Apartment Owners & Residential Condominium Association

- Claim Free Renewal Discount - Up to 7% discount based on the number of years in business with Bankers, without any claim activity
- Multi-Policy Discount – 2% discount applied if a policy is written in the name of an insured with another Bankers company.