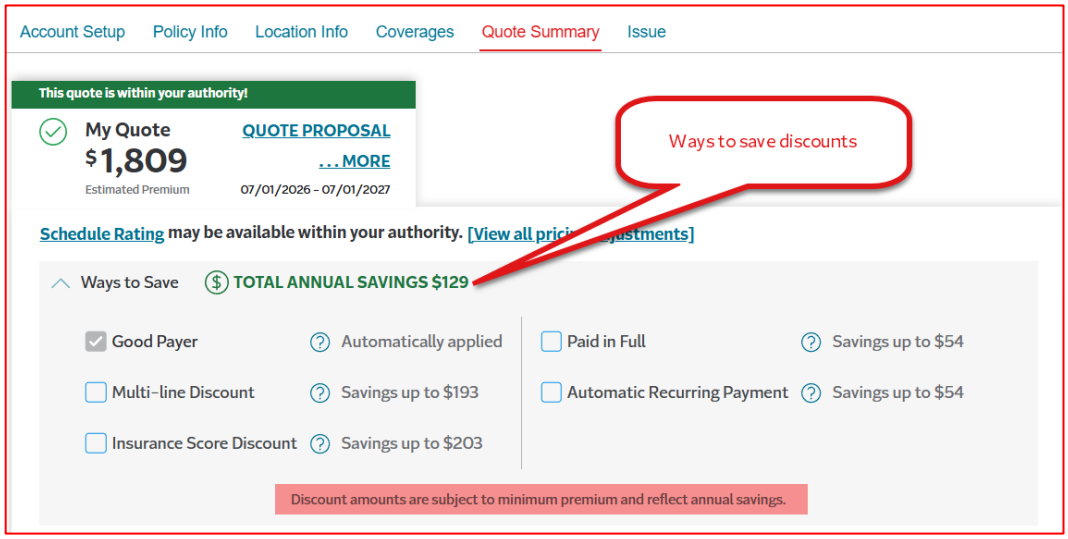
Important Notice

Discounts may vary by state and individual risk characteristics. Discounts are subject to eligibility, availability, do not apply to all coverage, and are not guaranteed.

Ways to Save

Discounts are available for selection under the "Ways to Save" section on the Quote Summary page.

- Apply up to **35% in discounts** to a BOP 2.0 policy without underwriter approval — including Good Payer, Multi-line, Paid in Full, Autopay and Insurance Score.
- **In CA:** Multiple discounts up to 30% can be applied for multi-line policies and FICO® credit score.
- **In NY:** Discounts up to 18% for multi-line policies, paid in full options, and automatic recurring payments.
- Multiple (even all) discounts can be selected and applied and do not require underwriter approval.
- *"Savings up to"* amounts represent annualized savings that would be achieved if only this discount were applied to maximum effect.
- Savings are subject to minimum premiums.
- ***Paid in Full*** and ***Automatic Recurring Payment*** discounts are enforced during policy issuance.
- ***Insurance Score*** is optional, never results in a higher BOP 2.0 price, requires business owner authorization, and does not impact credit score.



Renewal & Midterm Note

Several discounts can be added or deleted at renewal; consult your underwriter if the customer would like to make a change. Discounts cannot be modified via midterm endorsement.

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Discounts Available

Good Payer Discount
Automatically applied to every new business policy. Provides savings for customers who pay premiums on time with sufficient funds. Not available in CA or NY. May be removed at renewal for late payments or insufficient funds.

Up to 10%

Multi-line Discount
Available for additional lines (Business Automobile or Workers Compensation only) already in-force with Travelers, or those issued within 30 days. Varies by state and line of business. Note: Umbrella does not qualify.

5–15%

Paid in Full
Not available in CA. Account must be Direct Bill, agent processes full payment via Credit Card or Electronic Payment at issuance. May be combined with Automatic Recurring Payment Discount for additional savings.

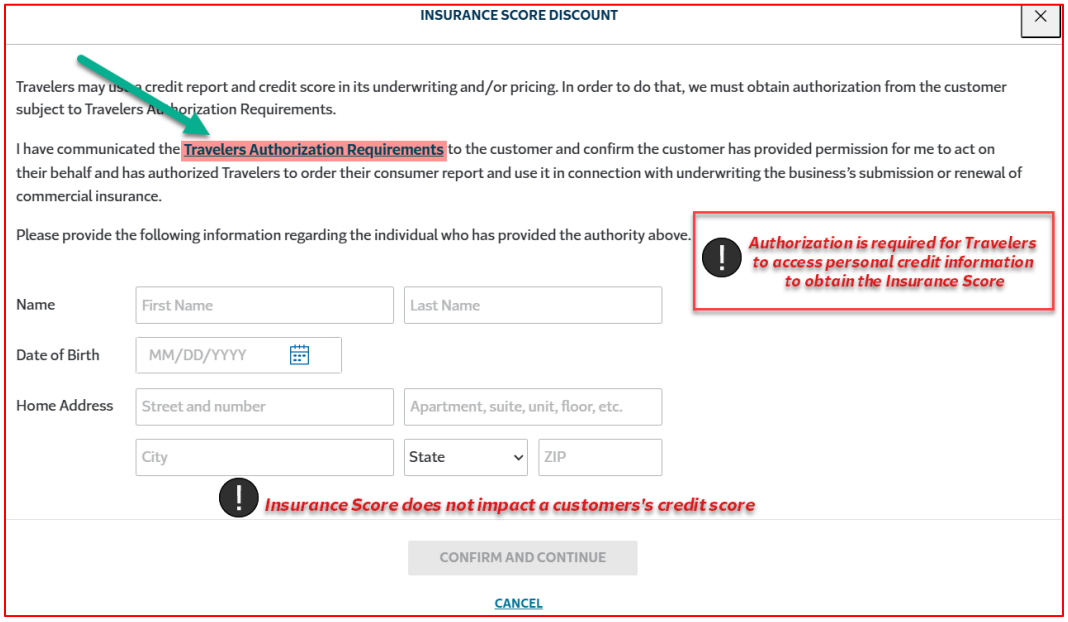
Up to 5%

Automatic Recurring Payments (ARP)
Not available in CA. Agent must establish Recurring Credit Card or Electronic Funds Transfer at issuance. Note: Applying ARP enrolls all Travelers Business Insurance and Bond policies on the account.

Up to 5%

Insurance Score / FICO® Credit Score (CA)
Not available in NY or WA. Based on the insurance score of the business principal. If not eligible, there is no impact on pricing or credit score. Authorization required. Three data points needed: name, date of birth, and home address.

Up to 15%



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Schedule Rating

It is recommended to explore Ways to Save discounts first.
You have authority to apply schedule credits across most industries. *The listed percentages fall within agent authority; additional credit may be available with underwriter involvement.*

Countrywide, excluding California

Up to 25% credit (or 15% in NY)	No Schedule Credit Authority
• Contractors • Financial Services • Healthcare • Professional Services • Retail Stores • Technology Services • Commercial Real Estate • Garage • Manufacturers • Personal Care Services • Printers & Publishers • Religious & Cultural • Restaurants • Service Businesses • Wholesalers	• Apartment • Residential Condo • Hotel • Contractors – CA Only

New York: The maximum schedule credit available is 15%. A General Liability and Property premium threshold of $2,500 or more is required to apply the schedule credit.

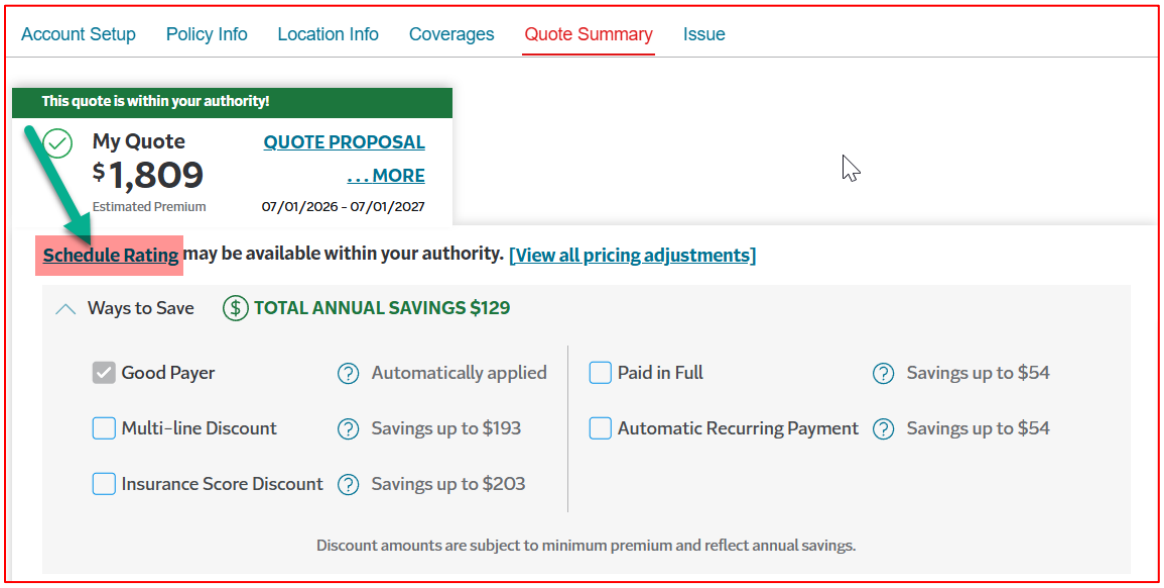
California

California retains separate authority levels for several industry groups.

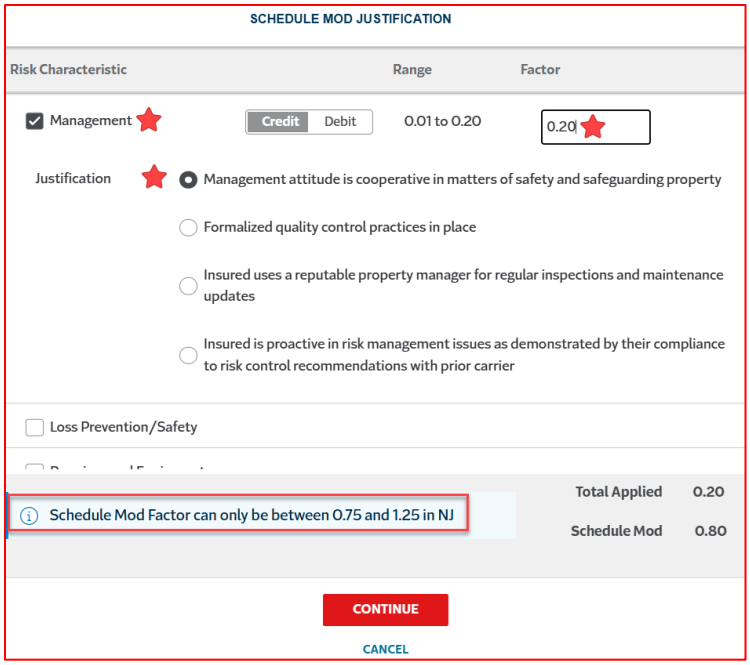
Up to 25% credit	Up to 10% credit	No schedule credit authority
• Financial Services • Healthcare • Professional Services • Retail Stores • Technology Services • Commercial Real Estate • Manufacturers • Printers & Publishers • Religious & Cultural • Service Businesses • Wholesalers	• Garage • Personal Care Services • Restaurants	• Apartment • Residential Condo • Hotel • Contractors

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From the Quote Summary screen, click the Schedule Rating link



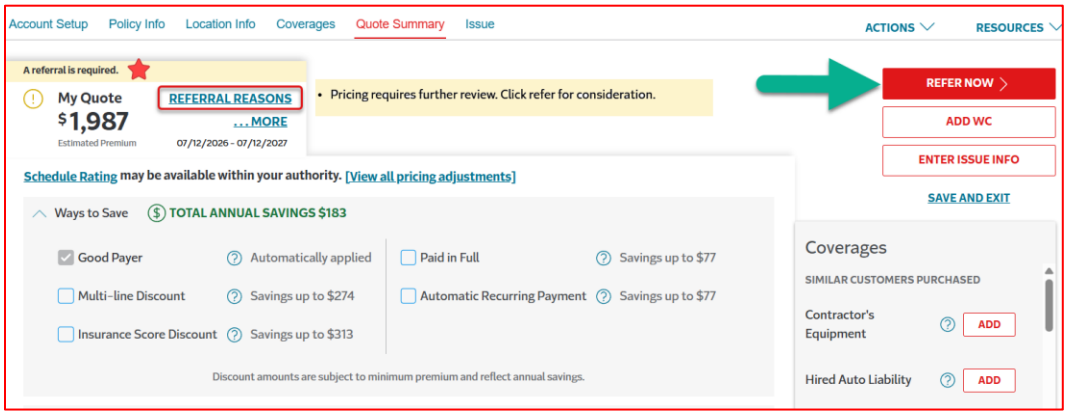
Based on your knowledge of the risk, choose all applicable risk characteristics from the following: Management, Loss Prevention/Safety, Premises and Equipment, Employee, and Location. If additional schedule credits are appropriate, add them and document the reason, source, and date for each. When complete, click Continue & Rerate.



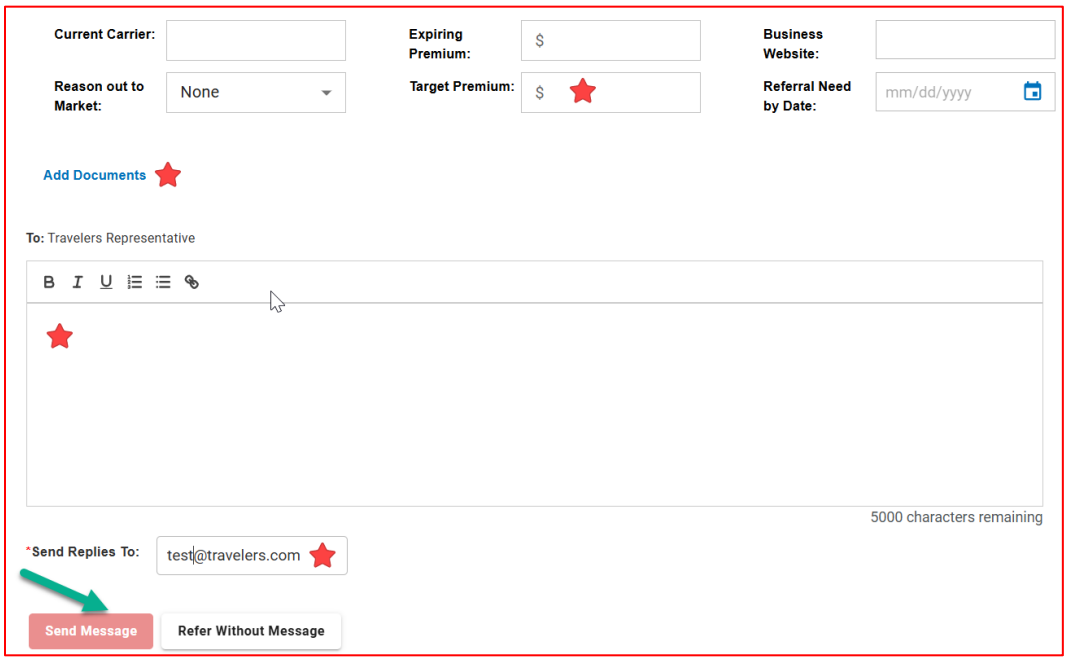
You have the authority to apply schedule credits across most industries without underwriter intervention. Each state has a maximum allowable schedule credit (for example, 0.75 in New Jersey). If you request a credit above your authority, the system will trigger a referral.

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When this happens, the Quote Summary screen will display a yellow banner that reads "A referral is required." Click the Referral Reasons link to see why underwriting review is needed, then click the Refer Now button to submit the quote for underwriting review and approval.



Complete the message screen, add your current carrier, target premium, and any notes for the underwriter. Attach documents like loss runs if applicable. Check that the "Send Replies To" email address is correct — it will pre-fill based on your user ID but can be changed. When ready, send the message.



After Referral

Once the referral is sent, wait for an email alert informing you that your Underwriter has acted on your referral. The risk characteristics must support any credit applied, and the risk may not guarantee the full percentage available; after reviewing, the underwriter may determine a lower credit is justified.

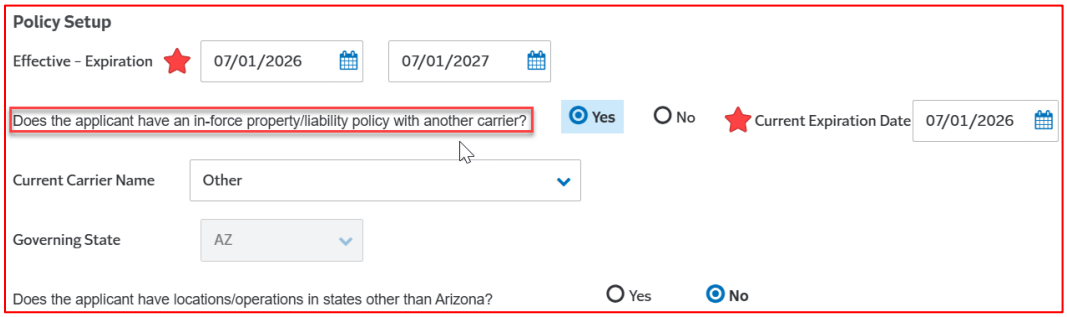
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Early Shopper Factor

> ***Not available in CA & NY***

There is a pricing advantage on new business for customers who shop early for their business insurance. The earlier you quote, the larger the initial discount and the longer the discount.

- The price of the policy is dependent on both the effective date and expiration date of an existing policy, if it exists.
- Factors of ***up to 15%*** can apply depending on how far in advance of effective date and expiration date of current policy the policy is quoted (15+ days).
- The discount rolls off gradually over a period of two to five years, at a maximum of 3% per year.
- On the Policy Setup, indicate if the applicant has an in-force property/liability policy with another carrier. If yes, input the current expiration date.



- Changing the effective date during the quoting process will not change the early shopper factor.
- The early shopper factor can only change when a user responds YES to the "prior carrier" question and the prior carrier expiration date is subsequently changed.

Systems Support

For Systems questions, please contact the Agency Automation Helpdesk at 1-800-842-2522, Option #2

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