



**IMS Schedule of Personal Insurance Commissions:  
New York Effective February 16, 2020**

**Automobile Policies**

<b>Automobile Policies</b>	<b>New</b>	<b>Renewal</b>
The Travelers Personal Insurance Company The Travelers Personal Security Insurance Company Adult Youthful Operator	10.0% 8.0%	10.0% 8.0%
Farmington Casualty Company, Form 103 All Operators	N/A	8.0%
Travelers Indemnity Company of Connecticut Adult Youthful Operator	N/A N/A	8.0% 4.0%
The Travelers Home and Marine Insurance Company, The Automobile Insurance Company of Hartford, Connecticut, The Charter Oak Fire Insurance Company, The Travelers Indemnity Company, The Phoenix Insurance Company, Travelers Property Casualty Company of America, TravCo Insurance Company Adult Youthful Operator	N/A N/A	13.0% 8.0%
The Standard Fire Insurance Company Fixed amount per applicable 12-month policy term	\$160.00	\$160.00

Youthful Operator applies to vehicles where the assigned Operator's age is less than 25 years old.

**Homeowner Policies**

The Homeowners commission level that applies is based on whether or not the policy is Account Rounded. We will make the determination whether a policy is Account Rounded as of the time we issue a new Homeowners Policy and each subsequent renewal.

<b>Homeowner Policies, all Homeowners forms</b>	<b>Account Rounded</b>		<b>Monoline (Other)</b>	
	<b>New</b>	<b>Renewal</b>	<b>New</b>	<b>Renewal</b>
The Travelers Home and Marine Insurance Company, Travelers Commercial Insurance Company, all forms except as stated below*:	18.0%	18.0%	13.0%	13.0%
The Automobile Insurance Company of Hartford, Connecticut, TravCo Insurance Company, The Charter Oak Fire Insurance Company, Farmington Casualty Company, all forms except as stated below*:	N/A	18.0%	N/A	13.0%
*Form 632 (HO-2), Form 633 (HO-3), dwellings located in Nassau, Suffolk, Kings, Queens and Richmond Counties	13.0%	13.0%	8.0%	8.0%
Association supplemental rating programs, five (5.0) point commission reduction from rates displayed above, subject to 10.0% minimum				
Valuable Items Supplemental Endorsement	10.0%	10.0%	10.0%	10.0%
Personal Liability Supplemental Endorsement	8.0%	8.0%	8.0%	8.0%

For purposes of this Commission Schedule, Account Rounded means the Homeowners Policy (all Homeowners forms) is written for an insured who also has their personal automobile insurance with us through you, as we determine based on our records. To qualify for the Account Rounded commission level, a Homeowners policy also must have the appropriate account credit indicator.



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**Specialty Lines**

<b>Specialty Lines</b>	<b>New</b>	<b>Renewal</b>
Boat and Yacht	18.0%	18.0%
Homesaver (Dwelling Fire) Policy	10.0%	10.0%
Personal Articles Policy	10.0%	10.0%
Personal Liability (PLUS) Policy	8.0%	8.0%
Private Event	\$20.00	N/A
Wedding	\$20.00	N/A

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**Notes:**

- N/A means that the product is not available.
- Renewal Commission applies to rewrites.
- The above schedule of commissions does not apply to policies:
  - (1) Written through underwriting pools and associations, mandatory or voluntary placement programs, assigned risk plans or under a rating plan contemplating special commissions or a special method for computing or paying of commissions.
  - (2) When a different commission is mutually agreed upon in writing.
  - (3) Written to cover locations or exposures outside your home state. In such a case, the standard Commission Schedule for that state applies.
  - (4) Written in the Benefits Plus program.