

Coverage item	Coverage under PCIO	Coverage under Harleysville	Coverage under ClearQuote SM	PCIO impact	Harleysville impact
PRODUCT CHANGES					
ISO Class Plan Rating	Currently using parts of the rating plan	Currently using parts of the rating plan	Adopting the full rating plan including NAICS codes	Minimal impact	Minimal impact
NAICS Code Utilization	Currently using SIC codes	Currently using SIC codes	Adopting NAICS codes	Broadening; minimal impact	Broadening; minimal impact
Experience Rating Plan	Experience rating threshold increasing to 20 vehicles	Using ISO or Harleysville Independent plan	CLT will use PCIO Experience Rating Plan	Minimal impact	Significant impact; plan will be automated & used on all eligible policies
Driver-based Rating	Driver-based rating model in use today	Harleysville does not have this today	Driver-Based Rating rating plan will be updated at CLT	Minimal impact	Significant impact as driver rating is not used today.
Commercial Segmentation and Tiering	Segmentation and Tiering models used today	Not used	Updated Tiering model will replace Segmentation and current Tiering models	Minimal impact; provides ease of use	Significant impact as pricing models not used today
Manually Rated Coverages	Some coverages are manually rated, added via endorsement	Some coverages are not supported in our policy system	All coverages will become automated	Broadening, Ease of Use	Minimal impact; provides ease of use
Public Transportation Vehicles	Public Transportation vehicles are ineligible for Small Market; also using proprietary class codes	No change	Public transportation vehicles will be available within Small Market; also moving to ISO class codes	Broadening	Neutral
Special Type Vehicles	Several Special Type vehicles are ineligible for Small Market; also using proprietary class codes	Harleysville currently has several independent class codes for Wholesalers and Distributors and Service Garage	Certain Special Types will be available within Small Market; also moving to ISO class codes	Broadening	No impact as the loss in secondary codes will be captured with use of NAICS code
Zone-Rated Vehicles	Vehicles that primarily travel more than 200 miles from garaging address are ineligible for Small Market	No change	Long-distance vehicles will be available within Small Market	Broadening	Neutral
Truck/Tractor/Trailer Class Codes	Currently using 7-digit independent secondary class codes to capture business usage	Harleysville currently has several independent class codes for Wholesalers and Distributors and Service Garage	Adopting ISO class codes	No impact as the loss in secondary codes will be captured with use of NAICS code	No impact as the loss in secondary codes will be captured with use of NAICS code
Private Passenger Class Codes	Currently using 7-digit independent class codes that reflect usage and body style	No change	Adopting ISO class codes	Minimal impact as body style will still be captured in PolicyCenter	Neutral

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PRODUCT CHANGES					
Composite Rating	Vehicles are combined into "composite" vehicles using the composite rate; also have fleet ID cards where allowed	Vehicles are individually scheduled; however, use a composite rate for coverage premiums; also have fleet ID cards where allowed	Vehicles will be individually scheduled; however, vehicles will use a composite rate and have fleet ID cards	Neutral	Neutral
ISO Forms	Some forms are not on the most current ISO edition date	Not all states are using the most current version of ISO forms	Current versions of ISO forms will be used	There are some coverage broadenings, reductions and clarifications	There are some coverage broadenings, reductions and clarifications
COVERAGE CHANGES					
Liability Coverage	Limits begin at \$100K to \$3M, limited options	No change	Increased limit options between \$100K and \$3M, along with including state minimum limits	Broadening - expansion of limit options	Neutral
Medical Payments	Options of \$1,000, \$2,000, \$5,000, \$10K (in certain states)	Options of \$500, \$1,000, \$2,000, \$5,000,	Increased options to include \$10K in all states, \$25K, \$50K, \$75K; eliminating \$500 from Harleysville	Broadening - expansion of limit options	Reduction - elimination of \$500 option; will be moved to next higher limit
Uninsured & Underinsured Motorists Coverage	State minimum limits, limited options between \$100K and \$3M	Currently split limits are available	Increased limit options between \$100K and \$3M - matching Liability coverage offering	Broadening - expansion of limit options	Reduction - loss of limit options
Deductible Options	No change	All ISO options are offered	The lower deductible options such as full coverage & \$50, depending on coverage, will not be offered	Neutral	Reduction - loss of deductible options; will be moved to next higher deductible
Broad Form Coverage Endorsement (Auto Protection)	No change	Currently one version available	Three levels of coverages being offered: Plus, Gold, and Platinum	Neutral	Broadening - more coverage options available
Auto Extension Endorsement	No change	Not available	Mandatory endorsement with no premium charge	Neutral	Broadening - some built-in coverage extensions
Agricultural Produce Trailer - Seasonal	Not available	No change	Offering ISO coverage	Broadening	Neutral
ISO Optional Coverages	Offering most ISO coverages	All ISO options are offered	Some infrequently requested coverage options will not be offered	Limited impact as coverages are rarely written	Limited impact as coverages are rarely written

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COVERAGE CHANGES					
Audio, Visual and Data Electronic Equipment Coverage - Added Limits	Limits range from \$1,000 to \$10,000, with option for excess of \$10K	Limits range from \$1,000 to \$10,000, with option for excess of \$10K	Added \$500 limit; maximum limit now \$10K with no option for higher limits	Broadening (adding \$500 limit) & Reduction (no longer offering above \$10K)	Broadening (adding \$500 limit) & Reduction (no longer offering above \$10K)
Broad Form Endorsement - School Bus Operators	Not available	No change	New endorsement available related to school bus operations	Broadening	Neutral
Corporal Punishment	Not available	No change	New coverage available related to school bus operations	Broadening	Neutral
Tapes, Records and Discs	Not available	No change	Offering ISO coverage	Broadening	Neutral
Replacement Cost Coverage - Funeral Directors & Emergency Vehicles	Not available	Coverage is currently offered	This coverage will no longer be offered	Neutral	Limited impact as this coverage is rarely written
Schedule of Equipment - Fire Companies & Ambulance Corps	Not available	Coverage is currently offered	This coverage will no longer be offered	Neutral	Limited impact as this coverage is rarely written
Emergency Services - Volunteer Firefighters' and Workers' Injuries Limited Exclusion, CA-2007	Offered in all states where available	Offered in all states where available	Will be offered only in VA	Reduction - this will convert to CA2030 full exclusion	Reduction - this will convert to CA2030 full exclusion
Transportation of Seasonal or Migrant Agricultural Workers	Available only on NC Facility Business policies	No change	Coverage will be available for all accounts	Broadening	Neutral