



4.6.4 Affinity Discount

- This discount is applied to a policy if the named insured or rated spouse is a AAA employee, or an employee or member of an approved employer, association or organization
- If the named insured or rated spouse qualifies for the discount under more than one affinity group, the highest discount amount will be applied
- The following affinity group discounts is available:
 - AAA Employee - named insured or rated spouse must be AAA employee
 - CSAA Insurance Group
 - Any CSAA Insurance Group Partner Club
 - ACP Holding Company

4.6.5 Multi-Car Discount

- This discount is applied to a policy if there is more than one vehicle rated on the policy
 - Trailers are not counted for purposes of this calculation

4.6.6 Advance Shopping Discount

- This discount is applied to new business policies if the AAA auto insurance quote is initiated by the customer ~~oneight~~ or more days in advance of the policy effective date and the applicant has at least six months of continuous prior insurance coverage
 - The Insurance Score must be ordered in conjunction with the quote in order to be considered a qualifying quote
 - If the Insurance Score is not ordered eight or more days in advance of the policy effective date, the discount will not be applied
- This discount percentage is based on the tier group assigned at new business and applied for five years according to the algorithm

4.6.7 Payment Plan Discount

- This factor is applied based on the payment plan selected
 - Six Month Policy Term

<u>Pay Plan</u>	<u>Discount for Plan?</u>	<u>Minimum Down Pay %</u>	<u># Installments (Incl. DP)</u>	<u>Available Payment Methods</u>	<u>Due Dates</u>
Semi-Annual	Yes	100%	1	Cash, CC, Check, e-check, Autopay	Day 1
Quarterly	Yes	50%+	2	Cash, CC, Check, e-check, Autopay	Quarterly Anniversary Date
Monthly Standard	No	33.30%	6	Cash, CC, Check, e-check, Autopay	Monthly Anniversary Date
Monthly – Low Down	No	33.30%	6	Autopay	Monthly Anniversary Date

- Annual Policy Term

<u>Pay Plan</u>	<u>Discount for Plan?</u>	<u>Minimum Down Pay %</u>	<u># Installments (Incl. DP)</u>	<u>Available Payment Methods</u>	<u>Due Dates</u>

Effective Date:
 New Business – October 19, 2025
 August 20, 2023
 Renewal Business – October 19, 2025
 August 20, 2023

Proprietary and Confidential