

**AMERICAN ASSOCIATION OF INSURANCE SERVICES  
INLAND MARINE GUIDE  
NEBRASKA IRPM**

Nebraska law provides a plan for the application of discretionary rating factors. Companies are allowed to apply credits or debits up to plus (+) or minus (-) 40% to modify the Commercial Inland Marine Premium.

Any characteristic or activity of the risk can be used to determine the credit or debit; except that involving race, creed, national origin, or religion of the insured, or known spousal abuse that would violate the "Unfair Discrimination Against Subjects of Abuse in Insurance Act". In addition, no documentation of these factors is required.