

**Insurance Company Standard Discount and Special Feature Information
Pending Division of Insurance Approval for 4/1/08 Effective Date
Provided as a service of your Massachusetts Independent Insurance Agent**



***Special Policy Features** vary from company to company and may include eligibility criteria.

Company Name	Standard Discounts	Special Policy Features*
Arbella Mutual (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driver Safety Rating Driving Experience Rating Loyalty Credit Account Credit Multi-Vehicle Policy Credit Advanced Driver Training
Commerce Insurance (Pending Approval)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driving Experience Rating Loyalty Credit Account Discount including FAIR Plan Policies Risk Factor Rating – up to 5% savings AAA Group Discount & Package Endorsement Premium Savings Replacement Cost Coverage Increased limits on bail bonds, Substitute transportation and loss of earnings Coverage for damage to cell phones, personal property and laptops Seat Belt / Air Bag death benefit Pet Injury coverage
Encompass Insurance (Pending Approval)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Accident/Violation Forgiveness Auto Loan/Lease Deficiency Replacement Value Coverage Rates based on Driver Safety
Farm Family (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driving Experience Rating Excellent Driver Discount increased from 7 to 10% Excellent Driver Plus Discount increased from 17 to 20%

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Hanover Insurance (Pending Approval)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Drive Smart Option includes: Accident Forgiveness Ultimate Towing & Labor Ultimate Rental Reimbursement Drive Smart Option includes: All Drive Smart Features New Car Replacement Protection Deductible Dividends Enhanced Customized Equipment Option Auto Loan/Lease Gap Coverage Household Structure Factor Driving Experience Period reduced from 6 to 3 years
Metropolitan (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driving Experience Rating Excellent Driver Plus Discount increased from 17 to 24% Good Student Discount Electronic Payment Discount
National Grange Mutual (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driver Safety Rating New Optional Endorsements include: Transportation Expense Trip Interruption Disappearing Deductible Personal Clothing Roadside Assistance 1 st Accident Forgiveness New Auto Loan/Lease Student Away at School discount Good Student discount
Norfolk & Dedham Mutual (Pending Approval)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driving Experience Rating Companion Policy Discount Good Student Discount Advanced Driver Training Discount Auto Pak Coverage includes: Accidental Airbag Deployment New Car Protection Pet Injury Protection Auto Loan/Lease Excellent Driver Record Hybrid Vehicle Discount Motor Club Member Discount

Company Name	Standard Discounts	Special Policy Features*
OneBeacon/Mass. Homeland (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Driver Category Rating Loan/Lease Gap Coverage Companion Property Discount Enhanced OEM Parts Coverage Bail Bonds Coverage Additional Travel Expense Coverage Auto Theft Reward Coverage Emergency Roadside Assistance Accidental Airbag Deployment Coverage
Plymouth Rock (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Student Away @ School Discount Vehicle Replacement Cost Coverage Optional Replacement Cost Endorsement Disappearing Deductible Option Accident Forgiveness Option Enhanced OEM Parts Coverage Exposure Based Rate Adjustment Approved Motor Club Member Discount Advanced Driver Training Discount
Premier (Travelers) (Pending Approval)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Account Credit Good Student Discount Hybrid Discount Approved Auto Club Member Discount Pay Premium In Full Discount Driving Experience Rating
Quincy Mutual (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Excellent Driver increased from 7 to 10% Excellent Driver Plus Discount increased from 17 to 20% Customer Loyalty Credit New Business Credit Replacement Cost Coverage

Company Name	Standard Discounts	Special Policy Features*
Safety Insurance (Approved)	Multi-Car Public Transportation Use Anti-Theft Device Over 65 Low Mileage Airbags/Automatic Seatbelts Driver Training	Renewal Credit Account Credit Excellent Driver Discount increased from 7 to 15% Excellent Driver Plus Discount increased from 17 to 25% Discounted Surcharges for Drivers with 1-3 points Loan/Lease Gap Coverage Option Safety Shield Coverage includes: Disappearing Deductible Rental Loss of Income Guaranteed Replacement Cost Personal Effects Extended Substitute Transportation Emergency Road Travel Expenses Supplemental Towing and Labor Air Bag Coverage