



## Auto Insurance Companies 2009 Policy Features & Discounts

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We represent the largest and most competitive auto insurance carriers. Here is an overview of the policy features and discounts they currently offer:

### Commerce Insurance

#### Standard Discounts

- 8% Multi-Car
- Public Transportation Use
- Anti-Theft Device
- Over Age 65
- Low Mileage (5% 5001-7500 miles driven, 12% 1-4999 miles driven)
- Airbags/Automatic Seatbelts
- Driver Training

#### Special Policy Features\*

- Shop Smart Discount
- 5% Pay In full Discount
- Good student Discount
- Student Away from Home Discount
- Loyalty Credit
- Account Discount including FAIR Plan Policies and other eligible insurance carriers (Account discount ranges from 5% to 15%)
- Auto Loan/Lease coverage endorsement
- Commerce Elite Package Endorsement
- AAA Group Discount & Package Endorsement
  - Premium Savings
  - Replacement Cost Coverage
  - Increased limits on bail bonds, substitute transportation and loss of earnings

### Travelers Insurance of Massachusetts

#### Standard Discounts

- Multi-Car

- Public Transportation Use
- Anti-Theft Device
- Over Age 65
- Low Mileage
- Airbags/Automatic Seatbelts
- Driver Training

**Special Policy Features\***

- Account Credit
- Good Student Discount
- Hybrid Discount
- 3% Pay Premium In Full Discount
- Roadside Assistance Program Credit (ex: AAA, AARP, Costco, Sam's Club, Onstar etc.)
- Year's at residence credit