



## Auto Insurance Companies 2008 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

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

#### Special Policy Features\*

- 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

### 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
- Pay Premium In Full Discount
- Driving Experience Rating