Prime
Agent Guide

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Prime Overview

What is Prime?
Prime is the name of Plymouth Rock's new insurance product. It includes new coverages, discounts and consumer-friendly packages, known as “Assurance Packages.”

Who is eligible for Prime?
Initially, Prime will be available for New Business effective October 1, 2015 only. Existing business will not begin renewing into the Prime product until the second half of 2016.

What's changing with Prime?
• New coverages and consumer-friendly Assurance Packages
  - Essential Assurance (previously known as Rewards)
  - Assurance Plus Loyalty Rewards (previously known as Rewards Plus)
  - AARP Assurance Plus (previously known as AARP Rewards Plus)
  - Assurance Preferred (previously known as the Premium Package)
  - Assurance Premier – New
• Improved Agency Interface website (AgentWeb)
• Revised Pay Plans
• Increased Segmentation
New Discounts

<table>
<thead>
<tr>
<th>Discount</th>
<th>Applies To</th>
<th>Prime Discount</th>
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</thead>
</table>
| Advanced Shopper      | • New Business only  
                        • Rated quote completed 2+ days prior to policy effective date  
                        • Continuous Coverage > 6 months  
                        • PNI Experience 3+ | 7+ days - 8%  
                        2-6 days - 2% |
| Mature Driver         | Driver Experience 6+ years who do not qualify for the Senior Discount        | 20%            |
| Safety Pledge         | Automatically applies to every policy at inception                          | 5%             |

**Advanced Shopper Discount**

- Up to 8% discount
- Applies at New Business when the Plymouth Rock quote is requested by the insured at least 2 days in advance of the policy’s original effective date
- Discount percentage will vary by the number of days the quote is requested in advance

A policy qualifies if:
- The insured has maintained continuous prior insurance for at least 6 months prior to the policy effective date
- At least one of the named insureds has 3 or more years of driving experience

**Mature Driver**

- Plymouth Rock will automatically apply this discount to all drivers with 6 or more years of experience until they qualify for the Senior Discount.

**Safety Pledge Discount**

- Up to 5% discount. All insureds will receive a copy of the Plymouth Rock Safety Pledge and the discount will automatically apply to every policy at inception. A policy does not qualify if additional underwriting information is requested from the insured and not returned to Plymouth Rock. Such requests include, but are not limited to, Signed NB Applications, Supplemental NB Applications, and Renewal Questionnaires.

*Discounts can decrease over time. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb.*
# Available Discounts with Prime

<table>
<thead>
<tr>
<th>Discount</th>
<th>Prime</th>
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<tbody>
<tr>
<td>Agency Transfer (RAR)</td>
<td>2%</td>
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<tr>
<td>Anti-theft</td>
<td>5% - 25%</td>
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<tr>
<td>Away at School</td>
<td>10%</td>
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<tr>
<td>Companion Package</td>
<td>Home: 14, 10, 7, 4% Commercial: 18, 15, 12, 9%</td>
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<tr>
<td>Driver Training</td>
<td>10%</td>
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<tr>
<td>eDocuments</td>
<td>4%</td>
</tr>
<tr>
<td>Good Student</td>
<td>10%</td>
</tr>
<tr>
<td>Group Affinity Program</td>
<td>Varies - Same levels as Legacy</td>
</tr>
<tr>
<td>Motor Club</td>
<td>5%</td>
</tr>
<tr>
<td>Paid in Full</td>
<td>4%</td>
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<tr>
<td>Senior Driver</td>
<td>25%</td>
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**No Longer Available**

| Advanced Driver Training         | N/A                          |

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* Previously, insureds could only receive either the Away at School or Good Student discount. With Prime, they are able to get both.

† A 7% Companion discount is new to Prime and is available to customers with a Bunker Hill Insurance Casualty Company, Mt. Washington or Bunker Hill Connecticut Renters policy. A 7% Super Preferred Companion discount is available to customers with a Chubb, Narragansett or United R&G Home or Condo policy.

‡ Home policy in conjunction with Commercial Lines Auto Companion Policy.
## Assurance Packages

<table>
<thead>
<tr>
<th>Feature</th>
<th>Essential Assurance</th>
<th>Assurance Preferred</th>
<th>Assurance Premier</th>
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<tbody>
<tr>
<td><strong>Great Benefits Now at No Extra Cost</strong></td>
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<tr>
<td>Industry-Leading Claim Services</td>
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<tr>
<td>Crashbusters®, Door to Door Valet Claim Service® and Guaranteed Repairs</td>
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<td>Get Home Safe®</td>
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<td>Taxi Reimbursement</td>
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<td>Online Access</td>
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<tr>
<td>Mobile App, eDocuments, eReminders and More</td>
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<tr>
<td>Pledge of Assurance®</td>
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<tr>
<td>Our Written Commitment to You</td>
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<tr>
<td>Savings Pass</td>
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<tr>
<td>Exclusive Offers at Leading Retailers</td>
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<tr>
<td>New Car Replacement¹</td>
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<tr>
<td>Additional Towing &amp; Labor Coverage</td>
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<tr>
<td>Pet Injury Coverage²</td>
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<tr>
<td>Waiver of Depreciation</td>
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<tr>
<td>Airbag Accidental Discharge Coverage</td>
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<tr>
<td>Deductible Dollars®</td>
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<td>Trip Interruption Coverage</td>
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<tr>
<td>Roadside Assistance</td>
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<tr>
<td>Optional New Car Replacement¹</td>
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<td>Optional Upgrade</td>
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<tr>
<td>Loan/Lease Gap Coverage¹</td>
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<tr>
<td>Electronic Key Replacement</td>
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<tr>
<td>Plus One Car Replacement</td>
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1 Customers with the Essential Assurance and Assurance Preferred Packages may purchase Loan/Lease Gap Coverage and/or Optional New Car Replacement Coverage for an additional cost.

2 Customers who qualify for Assurance Plus and purchase either Assurance Preferred or Assurance Premier receive both limits of pet injury coverage.
Upon their third renewal term with Plymouth Rock, customers automatically receive these great features at no additional cost. If a customer is a member of a qualified motor club or AARP, they are eligible to receive the additional benefits immediately.

- Pet Injury Coverage\(^1\)
- Personal Belongings Replacement
- Laptop Replacement
- Mobile Device Replacement
- Additional Rental Coverage
- Seat Belt/Airbag Benefits
- Child Car Seat Replacement
- Waiver of Collision Deductible
- Enhance Bail Bond Coverage
- Additional Loss of Earnings Coverage
- Waiver of Glass Deductible

\(^1\) Customers who qualify for Assurance Plus and purchase either Assurance Preferred or Assurance Premier receive both limits of pet injury coverage.
Discounts and Coverages Glossary

**Motor Club Discount** - Up to 5% discount. A policy qualifies if the named insured or spouse is an active member of an approved motor club organization (e.g. AAA, OnStar, Auto Club of America, etc.).

**eDocuments Discount** - Up to 4% discount. Discount can only be applied as of the policy’s effective date, not mid-term. A policy qualifies if the named insured registers for eServices and receives all policy documents via email.

**Agency Transfer Discount** – 2% discount. Discount applies to Private Passenger vehicles only. A policy qualifies if the policy is part of an eligible Renewal Account Review (RAR) Program.

**Paid in Full Discount** – 4% discount. Discount cannot be applied if the payment is made on the insured's behalf by a Premium Finance Company or if the insured is required to pay in full based on prior payment history. A policy qualifies if the insured chooses to pay the policy premium in full, rather than in installments.

**Affinity Group Discounts**

- **AARP** – 6% discount. Agency must be Authorized to Offer the AARP® Massachusetts Auto Insurance Program from Plymouth Rock Assurance. Customers must have an active AARP membership in order to qualify for and maintain this discount.

- **SBLI** – 9% discount. Customers must show proof of eligibility at time of application and each renewal. SBLI policyholders must join the SBLI Health & Safety Group and renew their membership before each policy renewal in order to maintain the discount.

- **WBUR** – 7% discount. Customers must show proof of eligibility at time of application and each renewal. A copy of the active WBUR membership card will suffice as proof of eligibility to maintain the discount.

- **WFCR** – 6% discount. Customers must show proof of eligibility at time of application and each renewal. A copy of the active WFCR membership card will suffice as proof of eligibility to maintain the discount.

**Additional Coverages**

- **Accident Forgiveness** – At renewal, Plymouth Rock will waive a surchargeable accident that occurred during the current term. May be purchased for an additional 6.5% of all coverage premiums. Eligible if there is no more than one surchargeable incident on the policy and at least one listed driver has six or more years of experience. Additional conditions apply

- **Accidental Discharge of Airbag** – up to $500 to repair or replace an accidentally discharged airbag

- **Additional Loss of Earnings Coverage** – up to $250 per day

- **Additional Rental Coverage** – an additional $10/day up to $300

- **Additional Towing and Labor** – up to $50 of additional towing and labor coverage

**Additional Coverages (cont.)**

- **Child Car Seat Replacement** – up to $250 for child safety seat replacement

- **Deductible Dollars** – can be applied towards a collision deductible to reduce out-of-pocket expense

- **Electronic Lock/Key Replacement** – replacement of lost/stolen key up to $100

- **Enhanced Bail Bond Coverage** – up to $500

- **Laptop Replacement** – up to $1000 in replacement cost

- **Lifetime Continuation Agreement** – available to customers in the AARP program who maintain a good driving record, stay up to date on premiums and meet certain other conditions

- **Loan/Lease Gap Coverage** – can be purchased for a flat fee of $50 per vehicle if the vehicle has both Comprehensive and Collision/Limited Collision coverage

- **Mobile Device Replacement** – up to $500 in replacement cost for mobile phones and/or tablets

- **New Car Replacement Coverage** – car must be less than 12 months old and have fewer than 15,000 miles

- **Optional New Car Replacement (24-month)** – increases term from 12 to 24 months and removes 15,000 mile restriction

- **Personal Belongings Replacement** – up to $250 for lost personal property

- **Pet Injury Coverage** – up to $500 in veterinary care

- **Plus One Car Replacement** – Plymouth Rock will pay for the cost of a vehicle (same make, model and body style) one model year newer

- **Roadside Assistance** – includes towing to the repair shop of insured’s choice within 25 miles; flat tire replacement; Locked Out Service to assist with unlocking a vehicle; Emergency Fluid Delivery of water and up to two gallons of gas; Battery Service for an emergency jump start; and Concierge Service 24/7 to help contact loved ones, find a hotel room, rent a car, locate an ATM and make other travel arrangements in the event of a breakdown

- **Trip Interruption** – up to $100 per person per day ($300 maximum per day) for additional expenses for lodging and meals

- **Waiver of Depreciation** – we will waive any deduction up to $2,000 for depreciation
Customer Benefits and Billing Plans

**Plymouth Rock Customer Benefits**

**Crashbusters® Mobile Claim Service** – Plymouth Rock’s on-scene mobile adjuster service will come to an insured, provide an appraisal immediately and in many cases, issue a payment on the spot for fast and convenient settlement of a claim.

**Door-to-Door Valet Claim Service®** – Plymouth Rock will take care of the details to get an insured’s car repaired by the Door-to-Door® shop of their choice and will guarantee the work for as long as they own or lease their car.

**Guaranteed Repairs** – Plymouth Rock will guarantee the quality and workmanship of the repairs for as long as the insured continues to own or lease the vehicle if repairs are made at a Plymouth Rock referral repair shop.

**Get Home Safe®** – taxi or car service reimbursement up to $50 once per policy term.

**Pledge of Assurance®** – Plymouth Rock’s commitment to customer service.

**Savings Pass** – discounts on auto-related products and services.

**eReminders** – helpful email reminders that license, registration and inspection need to be renewed.

**Payment Plans**

1 Pay – 100% down payment required at inception of policy. No installment or service fees. Required for all insureds that have canceled for nonpayment within 24 months.

1 Pay with Paid in Full Discount – 100% down payment required at inception of policy, for renewal business, required prior to the first invoice’s due date. No installment or service fees. Not available for any insureds that have canceled for nonpayment within 24 months.

2 Pay – 2 equal installments. 50% down payment required at inception of policy. 2nd installment of 50% is due on the first day of the 5th month of the policy.

4 Pay – 4 equal installments. 25% down payment required at inception of policy. 3 remaining equal installments are due on the first day of months 3, 5 and 7.

10 Pay – 10 installments. 20% down payment required at inception of policy. 9 remaining equal installments will be billed in months 2-10.

10 Pay Preferred – 10 equal installments. 10 equal installments are due on the first day of months 1-10. Can only be applied to renewal policies and any part of the RAR program.

EFT 12 Pay – 15% down payment required at inception of policy. 11 remaining equal installments will be billed in months 2-12. No installment or service fees.

EFT 12 Pay Preferred – 12 equal installments will be billed in months 1-12. No installment or service fees. Can only be applied to renewal policies and any part of the RAR program.

*A $6 service fee will apply for all non-EFT installment plans.

† EFT Payment is available with no service fee for all payment options and is required for 12 Pay and 12 Pay Preferred.

‡ Preferred Payment plans are only available to existing agency business; all new-to-the-agency business will use Standard Payment plans.

Notes:

- A customer may only qualify for one of the following coverages per covered loss: Loan/Lease Gap Coverage, Optional New Car Replacement and Plus One Car Replacement. See endorsement for details. Applies only to the Assurance Premier Package. See endorsement for details.

- eReminders is available to all Massachusetts drivers, regardless of whether they are a Plymouth Rock policyholder.

- Customers who qualify for Assurance Plus or AARP Assurance Plus and have purchased Assurance Preferred or Assurance Premier receive an additional $500 of pet injury coverage.

- Restrictions and limitations apply. Please refer to the complete Discounts and Rating Factors Guide in AgentWeb and the actual endorsement form if applicable.
Contact Information

**Customer Service/Underwriting**  
Private Passenger Auto

- Phone: 866-353-6292 (M-F, 8am-5pm)  
- Email: processingrequests@prac.com  
- Fax: 617-951-1021

**Claims**  
Private Passenger Auto

- Phone: 617-951-1000 (M-F, 8am-5pm)  
- Email: claimsne@plymouthrock.com  
- Fax: 617-951-1021

**Technical Support**  
Agency Help Desk

- Phone: 888-585-3549

**Agent Supplies**

- Phone: 617-951-1520

**Marketing**

- Phone: 617-951-1075  
- Fax: 617-951-1513