

More Than Just Insurance.

Plymouth Rock
assurance®

Plymouth Rock Assurance Corporation

Prime Agent Guide

- Prime Overview
- Discounts (New, Continued, Discontinued)
- Assurance Packages
- Revised Rating and Segmentation
- Discounts Glossary
- Customer Benefits and Billing Plans
- Contact Information



More Than Just Insurance.

Plymouth Rock
assurance®

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

Discount	Applies To	Prime Discount
Advanced Shopper	<ul style="list-style-type: none"> • 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.

More Than Just Insurance.

Plymouth Rock
assurance®

Available Discounts with Prime

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

* 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 P&C Home or Condo policy.

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

More Than Just Insurance.



Assurance Packages

	Essential Assurance	Assurance Preferred	Assurance Premier
	Great Benefits Now at No Extra Cost	Optional Upgrade	Optional Upgrade
Industry-Leading Claim Services Crashbusters®, Door to Door Valet Claim Service® and Guaranteed Repairs	•	•	•
Get Home Safe® Taxi Reimbursement	•	•	•
Online Access Mobile App, eDocuments, eReminders and More	•	•	•
Pledge of Assurance® Our Written Commitment to You	•	•	•
Savings Pass Exclusive Offers at Leading Retailers	•	•	•
New Car Replacement¹	•	•	•
Additional Towing & Labor Coverage		•	•
Pet Injury Coverage²		•	•
Waiver of Depreciation		•	•
Airbag Accidental Discharge Coverage		•	•
Deductible Dollars®		•	•
Trip Interruption Coverage			•
Roadside Assistance			•
Optional New Car Replacement¹			•
Loan/Lease Gap Coverage¹			•
Electronic Key Replacement			•
Plus One Car Replacement			•

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.



More Than Just Insurance.

Plymouth Rock
assurance®

Assurance Plus Loyalty Rewards

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 Coverage¹
- 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

¹Customers who qualify for Assurance Plus and purchase either Assurance Preferred or Assurance Premier receive both limits of pet injury coverage.

More Than Just Insurance.

Plymouth Rock
assurance®

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

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.

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.



More Than Just Insurance.

Plymouth Rock
assurance®

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