

**Massachusetts Insurance Company 2011 Auto Insurance Discounts
Provided as a Service of your Massachusetts Independent Insurance Agent**



Company Name	Discounts and Special Packages	
American Auto/ Fireman's Fund	Multi-Car Public Transit Anti-Theft Device Over 65 Prestige Auto	Passive Restraint Low Mileage Good Student Portfolio
Arbella	Multi-Car Anti-Theft Device Over 65 Low Mileage Driver Training Arbella Advantage Driver Simulator Marketing Partners First Accident Forgiveness Personal Property Package Customer Care Package	Hybrid or Electric Vehicle Advanced Driver Training Loyalty Credit Account Credit Low Frequency Continuous Coverage Student Away at School Paid in Full Multi-Vehicle Policy Pet Lover's Endorsement
Citizens/Hanover	Multi-Car Public Transit Anti-Theft Over 65 Low Mileage Additional Custom Equipment Drive Smart New Car Replacement Rental Coverage Upgrade Ultimate Towing/Rental Educators Advantage Roadside Assistance Home Care Services Property Damage Discount Accidental Airbag Deployment	Driver Training Advanced Driver Training Account Transfer Careful Driver Retention Auto Loan/Lease Gap Drive Smart Advantage Pet Injury Additional Funeral Expense Accident Forgiveness Deductible Dividends Trip Interruption Transfer Credit Connections Household Rewards
Commerce	Multi-Car Anti-Theft Device Over 65 Low Mileage Passive Restraint Driver Training Loyalty Plus Clean-in-Three Commerce VIP Package Auto Loan/Lease Gap Coverage	Shop Smart Good Student Student Away at School Paid in Full Smart Driver Account Green Enhancer Package Com-Pak Elite Package

Company Name	Discounts and Special Packages	
Encompass	Multi-Car Public Transit Anti-Theft Device Over 65 Low Mileage Passive Restraint Driver Training New Car Extended Non-Owned Auto Replacement Value	Multi-Policy Good Student Paid in Full Future Effective Date Good Payer Accident/Violation Forgiveness Auto Loan/Lease Deficiency Identity Fraud Trip Interruption/Transportation Enhanced Protection
Farm Family	Multi-Car Public Transit Anti-Theft Device Years of Driving Experience	Passive Restraint Low Mileage Over 65
Green Mountain	Multi-Car Anti-Theft Over 65 Annual Mileage Auto Advantage Good Student	Loss Free Loyalty Multi-Car Paid in Full Roadside Assistance Student Away at School
Harleysville/Worcester	Multi-Car Public Transit Over 65 Low Mileage Customer Loyalty Good Student Pet Coverage Accident Forgiveness Seasonal Lay-up Auto Coverage Enhancement	Passive Restraint Advanced Driver Training Companion Credit New Policyholder Hybrid Auto Student Away at School Expense Reduction Auto Loan/Lease Gap Coverage Auto Repair/Replacement Disappearing Deductible
Metropolitan	Multi-Car Anti-Theft Device Over 65 Low Mileage Public Transit	Driver Training Good Student Automatic Payment Auto Policy Plus Passive Restraint
National Grange	Multi-Car Public Transit Anti-Theft Device Low Mileage Gold Auto Elite	Passive Restraint Over 65 Book Transfer Silver Auto Elite Platinum Auto Elite
Norfolk & Dedham	Multi-Car Anti-Theft Device Over 65 Low Mileage Driver Training Hybrid Vehicle New Car Protection DrivePak	Companion Policy Good Student Student Away at School Advanced Driver Training Motor Club Member Auto Loan/Lease Gap Coverage Pet Injury Public Transit

Company Name	Discounts and Special Packages	
Occidental	Multi-Car Anti-Theft Device Over 65 Passive restraint Anti-Lock Brakes	Paid in Full Transfer Low Mileage Renewal Road Protection Coverage
Peerless	Multi-Car Public Transit Anti-Theft Over 65 Low Mileage Driver Training Passive Restraint	Good Student Special Provisions Special Provisions Plus Account Tenure Diminishing Deductible Accident Forgiveness
Plymouth Rock	Anti-Theft Device Over 65 Student Away at School Companion Policy Motor Club Agency Transfer Discount	Driver Training Good Student Advanced Driver Training Accident Forgiveness Disappearing Deductible Advance Issue Discount
Preferred Mutual	Multi-Car Anti-Theft Device Over 65 Low Mileage Customer Loyalty Passive Restraint Roadside Assistance First Accident Forgiveness	Driver Training Future Effective Date Good Pay/Loyalty Account Anti-Lock Brakes Good Student Repair/Replacement Coverage Years Licensed
Quincy Mutual	Multi-Car Public Transit Anti-Theft Device Over 65 Low Mileage Disappearing Deductible Auto Loan/Lease Gap Coverage Roadside Assistance Student Away at School Mechanical Parts Replacement Continuous Coverage	Driver Training Advanced Driver Training Customer Loyalty Account Passive Restraint Replacement Cost Auto Enhancement Good Student Additional Replacement Cost Preferred Operator
Safety	Multi-Car Renewal Good Student Student Away at School Hybrid Non-Safety Account Agency Loyalty Electronic Billing Safety Shield New Business/Agency Loyalty Add'l Substitute Transportation	Account Anti-Theft Over 65 Low Mileage Electronic Policy Issuance Electronic Book Transfer Low Frequency Auto Loan/Lease Gap Coverage Advanced Driver Training Renewal Account Credits E-Customer Discount

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Tower Group/One Beacon/Mass. Homeland	Multi-Car Passive Restraint Over 65 Companion Property Identify Theft	Driver Training Anti-Theft Low Mileage Auto Loan/Lease Gap Coverage Auto Security Plus
Travelers	Multi-Car Public Transit Anti-Theft Device Over 65 Good Student Paid in Full Developing Operator Account	Hybrid Low Mileage Passive Restraint Driver Training Roadside Assistance Companion Policy Advance Issue
Vermont Mutual	Multi-Car Supporting Policy Anti-Theft Device Over 65 Low Mileage Passive Restraint Auto Advantage Accident Forgiveness	Public Transit Renewal Good Student Student Away at School Hybrid Years Licensed Auto Loan/Lease Gap Coverage