



Quantum Auto 2.0[®]

Introducing the all-new *Quantum Auto 2.0*.
Experience the smoother ride!

REFERENCE GUIDE

Product Highlights

Why Quantum Auto 2.0...

Great Discounts from Travelers

Responsible Driver PlanSM

Premier Responsible Driver Plan[®]

Premier Roadside Assistance[®]

Premier New Car Replacement[®]

Added Value

Quantum Auto 2.0 At-A-Glance

Introducing the all-new *Quantum Auto 2.0*

We did not just re-design the chassis. We re-engineered the rating engine to power more competitive rates at issue – and more reliable performance over time.

Here are just a few product highlights:

- **More competitive rates** for more people.
- **4th and 5th year incident waivers** for applicants who have been incident-free for the last three years.
- **New incident leniency, youthful driver leniency and improving profile discounts** to help stabilize renewal rates.

- **Attractive new packages**, including our *Responsible Driver PlanSM*, *Premier Responsible Driver Plan[®]*, *Premier Roadside Assistance[®]*, *Premier New Car Replacement[®]*.
- **Dozens of new and enhanced discounts**, including our Continuous Insurance Discount, Good Payer Discount, Electronic Funds Transfer (EFT) Discount and Safe Driver Discount.

Product Highlights

Why *Quantum Auto 2.0*...

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Quantum Auto 2.0 At-A-Glance

Why Quantum Auto 2.0

- **Independent agent support.** You stand behind your customer, Travelers stands behind you.
- **Exceptional claim service.** Nine out of ten customers who have had a claim would recommend Travelers to others.*
- **More competitive rates for more people.** Compete more effectively.
- **Tenured customers could see more competitive rates.** Better retention.
- **Now you can better describe what goes into a quote and why rates change.** More intuitive.
- **Travelers' claim staff inspects vehicles even during high-volume events.** Responsive claim service.
- **Knowledgeable claim professionals.** Travelers claim professionals are trained at Claim University, our state-of-the-art training facility.
- **Financial strength.** Consistently ranked high by respected industry rating organizations.
- **Innovative service your customers can access on their terms.** Travelers offers a wide range of services from our Guide to Better Coverage calculator to our free app for your iPhone® or Android™.
- **Value that adds up.** With over 15 discounts, your customers could see big savings.

*Travelers 2013 national personal and business insurance auto and property policyholder claim surveys.

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Quantum Auto 2.0 At-A-Glance

New and enhanced discounts from Travelers

Give your customers true value that adds up!

- **Up to 15% Continuous Insurance Discount, NEW!** Recognizes customers who don't have lapses in their coverage.
- **2% Electronic Funds Transfer (EFT) Discount, NEW!** Recognizes customers who pay their bills by EFT.
- **Up to 15% Good Payer Discount, NEW!** Recognizes customers who pay their premium on time.
- **Up to 10% Early Quote Discount, ENHANCED!** Recognizes drivers who shop for insurance ahead of time before their policy expires. This discount starts at 3% for shopping 1–3 days in advance and increases to 10% for shopping 15 days or more in advance.
- **Up to 10% Hybrid/Electric Vehicle Discount, ENHANCED!** Customers can get 10% off insurance for hybrid and electric vehicles.
- **Up to 8% Multi-Car Discount, ENHANCED!** If customers insure more than one car with Travelers, they could benefit from our multi-car discount.
- **Up to 13% Multi-Policy Discount, ENHANCED!** Customers who obtain an auto, home and additional policies from Travelers can see savings of up to 13% on their auto policy.
- **Up to 10% New Car Discount, ENHANCED!** Customers are eligible for a discount on insurance for their brand-new car.
- **Up to 23% Safe Driver Discount, ENHANCED!** Five-year safe driver can save up to 23%. Three-year safe driver can save up to 10%. Travelers should be your first choice for safe drivers!
- **Up to 8% Driver Training Discount** Young drivers (under age 21) who complete a driver-training course may qualify for this discount.
- **Up to 8% Good Student Discount** Young drivers (under age 25) may qualify for a discount for having good grades (A/B average).
- **Up to 5% Home Ownership Discount** Customers who own a home or a condo may qualify for a home ownership discount.
- **Up to 7.5% Paid in Full Discount** Recognizes customers who select the lump sum plan and pay their premium in full.
- **Up to 7% Student Away at School Discount** Customers with young drivers (under age 25) who go away to school (100 plus miles away) may qualify for this discount.

Individual savings may vary and are not guaranteed.

Product Highlights

Why Quantum Auto 2.0...

Great Discounts from Travelers

Responsible Driver PlanSM

Premier Responsible Driver Plan[®]

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Added Value

Quantum Auto 2.0 At-A-Glance

Responsible Driver PlanSM

For customers who want extra peace of mind, the Responsible Driver Plan adds:

- Accident Forgiveness (forgives one accident every 36 months)

Eligibility:

- No more than one incident and no major violations within the past 5 years.

Customer benefits:

- Avoid costly rate increases with Accident Forgiveness. Accident Forgiveness is an auto insurance option that helps you avoid a rate increase following the first accident on your policy.
- Travelers Accident Forgiveness extends to all drivers on your policy – including teen drivers.
- Save money in the long-term. Accident Forgiveness is part of the *Responsible Driver Plan* you buy, but the price of it can more than offset the rate increase that could kick in after an accident.
- If you have already had an accident, you can still purchase Accident Forgiveness as part of *Travelers Responsible Driver Plan*.

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverages, packages, discounts and other features are subject to individual insureds meeting our underwriting qualifications and to state availability. Not all features available in all areas.

Product Highlights

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Responsible Driver PlanSM

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Quantum Auto 2.0 At-A-Glance

Premier Responsible Driver Plan[®]

For customers who want maximum peace of mind, the *Premier Responsible Driver Plan* adds:

- Accident Forgiveness (forgives one accident every 36 months)
- *Decreasing Deductible*[®]
- Total Loss Deductible Waiver

Eligibility:

- No more than one incident and no major violations within the past 5 years.
- Must carry comprehensive coverage.

Customer benefits:

- In addition to the Accident Forgiveness benefits noted in the *Responsible Driver Plan*, the *Premier Responsible Driver Plan* recognizes good customers. For every six months all drivers on the policy are accident- or major violation-free, they will get a \$50 reduction in their deductible, up to \$500.
- When you purchase the *Premier Responsible Driver Plan*, you won't have to pay your deductible if your car is totaled. After all, accidents are stressful enough. Now Travelers offers features that can ease your mind.

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*Responsible Driver Plan*SM

Premier Responsible Driver Plan[®]

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Added Value

Quantum Auto 2.0 At-A-Glance

Premier Roadside Assistance®

For customers seeking peace of mind on the road, Premier Roadside Assistance adds:

- Roadside Assistance Coverage: towing, jump-starts, fuel delivery, flat tire change, lockout assistance and roadside winching
- Trip Interruption Coverage
 - \$200/day up to a maximum of \$600 for meals and lodging when a disablement occurs 100 miles or more from the primary residence
- Personal Property Coverage
 - \$500 limit for personal effects damaged or stolen in a covered Physical Damage loss

Eligibility:

- Must carry comprehensive coverage.

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Roadside assistance services are performed by and/or through Cross Country Motor Club, Inc., except in Alaska, California, Hawaii, Oregon, Wisconsin and Wyoming, where services are performed by and/or through Cross Country Motor Club of California, Inc.

Customer benefits:

- Get peace of mind with the *Premier Roadside Assistance Plan*. If you purchased this coverage with your policy, it's available 24/7 – just call 800.CLAIM33 (800.252.4633) at any time, and a roadside service professional will be dispatched to help you with:
 - Towing
 - Jump-starts
 - Flat tire change
 - Roadside fuel delivery
 - Lockout assistance
 - Roadside winching

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Responsible Driver PlanSM

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Premier New Car Replacement[®]

Ideal for customers who bought a new car:

- Loan or Lease Gap Protection
- New Car Replacement
- Glass Deductible

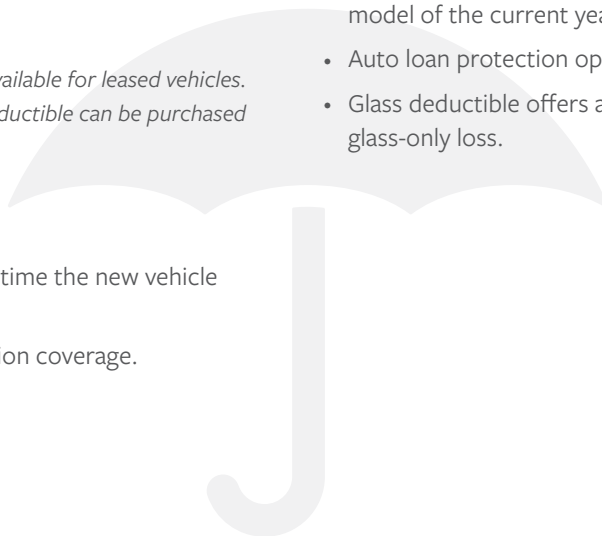
Note: Premier New Car Replacement not available for leased vehicles. Loan or Lease Gap Protection and Glass Deductible can be purchased for leased vehicles.

Eligibility:

- Must be added to policy at the same time the new vehicle is added to the policy.
- Must carry comprehensive and collision coverage.

Customer benefits:

- New Car Replacement – If you total your new car in the first five years, pays the cost for a brand-new car of the same make and model of the current year.*
- Auto loan protection option to close the loan gap.
- Glass deductible offers a lower deductible in the event of a glass-only loss.



*Pays up to 120% of the original Manufacturer's Suggested Retail Price.

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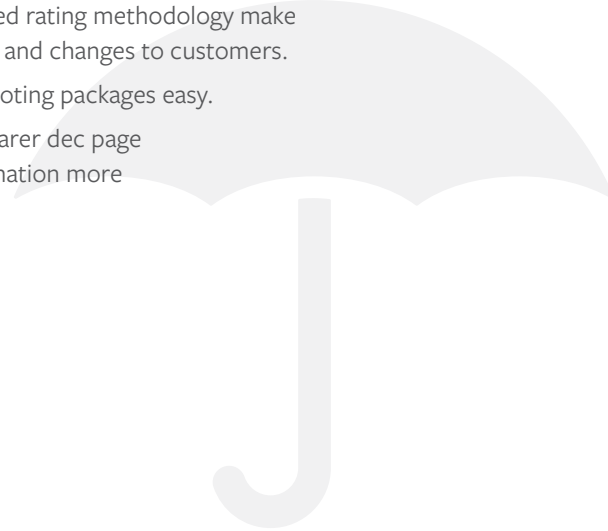
Quantum Auto 2.0 At-A-Glance

Added Value

Here are some new product features you'll value:

- Now you are able to write more than four cars on a single policy.*
- The new policy structure and updated rating methodology make it easier to explain premium charges and changes to customers.
- Our new Policy Advisor will make quoting packages easy.
- Policy package updates. Includes clearer dec page with discounts and important information more prominently displayed.

*Not available in all states.



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Base Coverages

- Bodily Injury
- Uninsured or Underinsured Motorist
- Property Damage
- First Party Benefits
- Comprehensive
- Collision

Optional Coverages

- Glass Deductible, NEW!
- Roadside Assistance, NEW!
- New Car Replacement, ENHANCED!
- Rental Reimbursement
- Loan or Lease Gap

Packages

- *Responsible Driver Plan*SM, NEW!
- *Premier Responsible Driver Plan*[®], NEW!
- *Premier Roadside Assistance*[®], NEW!
- *Premier New Car Replacement*[®], NEW!

Discounts

- Continuous Insurance Discount, NEW!
- Electronic Funds Transfer (EFT) Discount, NEW!
- Good Payer Discount, NEW!
- Early Quote Discount, ENHANCED!
- Hybrid/Electric Vehicle Discount, ENHANCED!
- Multi-Car Discount, ENHANCED!
- Multi-Policy Discount, ENHANCED!
- New Car Discount, ENHANCED!
- Safe Driver Discount, ENHANCED!
- Driver Training Discount
- Good Student Discount
- Home Ownership
- Paid in Full Discount
- Student Away at School Discount

Coverages, packages and other features are subject to eligibility and availability. Not all features available in all areas.

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