STEP 1. Identify your prospect’s needs. Do they want the basics? Or a plan rich with coverages? Or something in between?

STEP 2. Select the coverages that best meet your prospect’s needs and risk tolerance. With four packages to choose from, Quantum Auto 2.0 makes it easier than ever to meet the needs of your customers now and in the future.

STEP 3. Describe the features and benefits that apply to your prospects’ needs. Stress the value. Tell them what’s in it for them as it applies to their needs.

**Responsible Driver Plan℠**

**Customer target:**
- Low risk tolerance
- Customers who want extra protection
- Families who have teenage drivers

**Features:**
- Accident Forgiveness (forgives one accident every 36 months).
- Minor Violation Forgiveness (forgives one minor violation every 36 months).

**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 already had an accident you can still purchase Accident Forgiveness as part of Travelers Responsible Driver Plan.

**Customer scenario:**
Accidents can happen to anyone, even the safest drivers on the road. When you cause an accident, your auto insurance rates can rise significantly. Travelers believes that customers deserve a break. That’s why Travelers offers Accident Forgiveness.

**Sales tips:**
Ask your prospect if they have a teenage driver. Families who have a teen driver should consider making sure their policies provide some extra protection.

**Premier Responsible Driver Plan℠**

**Customer target:**
- Low risk tolerance
- Responsible drivers
- Customers seeking recognition for responsible driving

**Features:**
- Accident Forgiveness (forgives one accident every 36 months)
- Minor Violation Forgiveness (forgives one minor violation every 36 months)
- Total Loss Deductible Waiver
- Decreasing Deductible

**Customer benefits:**
- In addition to the accident forgiveness benefits cited above, the Premier Responsible Driver Plan recognizes responsible customers. For every six months each driver on the policy is accident or 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 benefits that ease your mind.

**Customer scenario:**
You’ve never filed an accident claim. You ask yourself, “why should my deductible remain the same?” Now it doesn’t have to. Travelers new Premier Responsible Driver Plan will cut $50 off your deductible for every six months each driver on the policy is accident or violation-free, up to a maximum deduction of $500

**Sales tips:**
Offer unique packages to stand out from your competition. To help you do this, we have created consumer prospecting materials and parked them on the Sales & Marketing Toolkit on Agent HQ℠. Visit QuantumAuto2.com to learn more.
**Premier Roadside Assistance®**

**Customer target:**
- Prospects who regularly take road trips
- Families with college students
- Expecting parents
- Parents with babies and/or young children

**Features:**
- Roadside Assistance Services: towing, jump starts, fuel delivery, flat tire change, lockout assistance and roadside winching
- Trip Interruption
- Personal Property Coverage

**Customer benefits:**
- Get peace of mind with Premier Roadside Assistance.
- If you purchased this package with your policy, it's available 24/7 – just call 800.252.4633 (800.CLAIM33) at any time, and a licensed roadside service professional will be dispatched to help you with:
  - Towing
  - Jump Starts
  - Roadside Fuel Delivery
  - Lockout Assistance
  - Roadside Winching

**Sales tips:**
- Ask your prospect if they have a college student who drives your car. College students who are frequently on the road should consider making sure their policies provide some extra protection.
- Have you visited AdCreator on the Sales & Marketing Toolkit on Agent HQ? Your peers have. Check out the new Premier Roadside Assistance ads. Both print and digital, customizable ads are available.

**Customer scenario:**
Stranded? Not to worry. One call can get you help fast, 24/7. Licensed service professionals can make certain repairs on the spot or tow your vehicle if needed.

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**Premier New Car Replacement®**

**Customer target:**
New Car Owners

**Features:**
- Loan or Lease Gap Protection
- New Car Replacement
- Glass Deductible

*Note: Premier New Car Replacement not available for leased vehicles.*

**Customer benefits:**
Get better coverage for your new car with Travelers Premier New Car Replacement. This package includes important coverages that some insurance carriers overlook...
- 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 - much longer period than many other carriers.*
- Auto loan protection option to close the loan gap

**Customer scenario:**
Just bought a new car? What if an accident occurred soon after taking your brand new ride off the lot? You have full coverage insurance, right? So, you're covered... or maybe not. Talk to an independent agent about Travelers Premier New Car Replacement.

**Sales tips:**
The new car buyer segment is attractive because:
- New car buyers can be easily identified and reached.
- They have special auto insurance needs (i.e., GAP. GAP insurance is important if you are buying a new vehicle and should not be something that you decide to skip to cut costs. Not all insurance companies offer GAP.)
- They deeply care about their car and may need Travelers New Car Replacement (better coverage) and the services of an independent agent (better counseling).

A new car purchase can be a trigger for switching insurance carriers. (Travelers new car discount can help attract new customers.)

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

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.