

The all-new *Quantum Auto 2.0*[®]: Engineered for a smoother ride.

CALIFORNIA HIGHLIGHTS FOR QUANTUM AUTO 2.0



Quantum Auto 2.0 can deliver more competitive pricing and better long-term pricing stability for more drivers in California. That's why we at Travelers are committed to helping you leverage this product's advantages to drive more customers to your door!

More competitive — at issue

- **More competitive rates for more people.** For example, we have lowered our rates for many drivers, including those with some incident history, so you can compete more effectively for less-than-perfect drivers.
- **Ability to write more than four vehicles and drivers on the same policy.** This is just one example of how we are streamlining our business process to make it easier to do more business with Travelers.
- **New quote-to-issue tools.** Designed to help accelerate the account-rounding process, the new auto portfolio view offers integrated views of home, umbrella, and PAF coverages, plus a multi-policy discount toggle.

More stable — over time

- **Certified Mileage Program.** For customers who opt in to this program, we will automatically order odometer reports during the quoting process and at every other renewal. Not only can this automated process pave the way for a more accurate rate up front, it can deliver less volatility over time, and help customers save as much as 15%!
- **Decreasing Deductible[®] option.** When customers choose the Premier Responsible Driver Plan[®], they will receive a reduction in their deductible for each policy period that all drivers are accident- or violation-free. That means a reduction of \$50 for six-month policy holders and \$100 for those with a twelve-month policy.
- **Improving profile considerations.** Each year that a customer drives incident-free, Travelers will refresh variables to reflect their improved profiles, which may reward the customer with enhanced premium savings.

Easy-to-market discounts and programs

Some of these *Quantum Auto 2.0* savings opportunities are new. Others are enhanced. But all can help you compete more effectively for today's price-sensitive customers.

- Certified Mileage Program
- Retired Member Program
- Homeowners Association Program
- Alumni Program
- Degreed Professional Program
- Service Professional Program
- Superior Good Driver Discount
- Multi-Policy Discount
- Good Student Discount
- Driver Training Discount
- Student Away at School Discount
- Defensive Driver Discount
- Months Clean Discount
- Hybrid Vehicle Discount
- Anti-Theft Discount

Attractive packages and expanded options

Not only can we deliver more competitive pricing, we can streamline more coverage flexibility as well. Simply choose from three new convenient packages or our array of attractive coverage options.

Premier Responsible Driver Plan®

We offer the following package to enhance the safe driver's peace of mind.

	Premier Responsible Driver Plan®
Decreasing Deductible	✓
Total Loss Deductible Waiver	✓

Roadside Assistance

For less than most independent services, you can add either the Roadside Assistance option or the more comprehensive Premier Roadside Assistance® package.

	Roadside Assistance	Premier Roadside Assistance®
Towing Services (up to 15 mi.)	✓	✓ (up to 100 mi.)
Emergency Car Services (including jump start, fuel delivery, flat tire change, lockout assistance, etc.)	✓	✓
Trip Interruption Coverage		✓
Personal Property Coverage		✓

Premier New Car Replacement®

Like the New Car Replacement option, this package pays to replace a totaled car in the first five years with a brand-new car of the same make and model as the current year — a much longer period than many other carriers. PLUS this option combines enhanced coverages of particular value to new car owners:

- Loan/Lease Gap Protection
- Glass Deductible

Other highly popular options

To customize your prospects' protection, you can also choose to add just the specific options they need most, such as:

- **Glass Deductible** — which can lower the out-of-pocket cost for glass-only losses
- **New Car Replacement** — which can pay to replace a totaled car in the first five years with a brand-new car of the same make and model as the current year
- **Rental Reimbursement** — which can pay rental car costs when your car is being repaired after a covered loss

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