

MVP AUTO



Introducing NGM's New *Personal Auto MVP (Multivariate Program)*

...for our **Most Valuable Person—You!**

More Coverages, Better Prices

Our new *Personal Auto MVP* product, which is based on a predictive modeling pricing program, offers more tiers and discounts, with greater pricing flexibility and more ways for your NGM Insurance Company customers to save money. Highlights include:

- Average premium decrease of 7.6 percent.
- 10 pricing tiers, reflecting discounts for:
 - Multi-policy
 - Coverage package selected
 - Number of drivers
 - Vehicle age for liability coverage
 - Student away at school
 - Farm use
 - No lapse in coverage
 - Good student
 - SDIP
- SDIP by class:
 - Class 10 is comprised of seven groups by years driving.
 - Classes 17 and 18 are comprised of individual years driving.

Taking Coverage Further with *MVP Auto Elite*

MVP Auto Elite, our new package of endorsements, offers three levels of coverage; Platinum, Gold and Silver, ensuring there is the right protection available for your customers at a price that fits their budget. New coverages include:

- **Disappearing deductible**—reduction of collision deductible over time with renewal.

- **New auto/loan lease gap coverage**—coverage for unpaid amount on a lease or loan in the event of a total loss.
- **Accident forgiveness**—applies to first chargeable accident within a 36-month experience period.
- **Transportation expense**—rental reimbursement if vehicle is stolen or disabled.
- **Trip interruption**—coverage for transportation expenses, lodging and meals due to vehicle mechanical or electrical breakdown.
- **Personal clothing coverage**—coverage for loss of clothing or luggage of policyholder and/or family member while stored in a motor vehicle.
- **Roadside assistance through Nation Safe Drivers***—towing to a repair facility or on-site labor.

Why Recommend NGM to Your Customers?

The Main Street America Group's NGM Insurance Company (NGM) has been providing insurance products to Main Street Americans in Massachusetts since 1928. Rated "A" (Excellent) by A.M. Best, Main Street America is a financially strong super regional property-casualty carrier with 85 years of experience writing insurance in competitive markets in 16 states along the Eastern Seaboard.

For More Information

For further information regarding our *MVP Personal Auto* or *MVP Auto Elite* products, please contact your Main Street America field representative.

* *Nation Safe Drivers* is one of the largest suppliers of towing and roadside assistance in the United States.

NGM's *MVP Auto Elite* Endorsements: An Option for Every Budget

MVP Auto Elite, our new package of endorsements for your NGM Insurance Company (NGM) customers in Massachusetts, offers three levels of coverage—Silver, Gold and Platinum—designed to fit your customer's budget.

Platinum is our most comprehensive endorsement, providing a wide range of important coverages at minimal additional cost. Combined with our *Personal Auto MVP* auto product, *Platinum MVP Auto Elite* ensures your NGM customers are adequately covered in the event of a loss.

What's more, all our endorsements include 24-hour roadside assistance provided by Nation Safe Drivers, one of the largest providers of towing and roadside assistance in the United States.

The following chart provides details on the coverages included in each of our new endorsements:

	SILVER	GOLD	PLATINUM
Disappearing deductible	No	Yes	Yes
New auto/loan lease	No	No	Yes
Accident forgiveness	No	No	Yes
Transportation expense	\$40/1,200	\$40/1,200	\$50/1,500
Trip interruption	No	Yes	Yes
Personal clothing	Yes	Yes	Yes
Roadside assistance	Yes	Yes	Yes
Cost per vehicle	\$25	\$40	\$80

For More Information

For further information regarding our *MVP Auto Elite* or *Personal Auto MVP* products, please contact your NGM field representative.

