

## New Direction for Auto Insurance

We'll keep you posted all along the way

On April 1, 2008 Massachusetts auto insurance underwent a major change. Individual insurers, including the companies we represent, began pricing auto policies with their own rates, approved by the state insurance commissioner.

Previously, the state set rates that were the same for all companies. The insurance commissioner calls the change "managed competition";

Controlled competition

"Managed competition" is controlled competition. It is designed to promote rate and benefits competition among insurers while maintaining certain safeguards for drivers. The insurance commissioner maintains authority to reject rates deemed unfairly high and underwriting rules considered discriminatory.

What we see as major impacts

While every case is unique, we see some differences in rates from company to company, in some cases significant variances.

We see wider differences among companies in the new policy benefits that companies previously could not offer. These benefits take the form of special credits, discounts and services for drivers who qualify. Experienced drivers with good driving records are the principal benefactors.

More choices for you

As an independent agent representing several quality companies, we have always offered choices of insurers for your auto insurance. "Managed competition" provide us --- and you --- with more tools to meet your personal auto insurance needs.

**FOR MORE INFORMATION:** For more information, call Paul & Dixon at 508-996-8593 (Toll-Free in MA 800-785-8593), Stoddard at 508-998-3228 or e-mail us .