

**DATE:** February 8, 2008 **N&D BULLETIN NO:** 08-01  
**TO:** Our MA Agents **Page 1 of 2**  
**FROM:** Joel P. Murray, CPCU, Business Unit Leader, Marketing  
**SUBJECT:** 4/1/08 MA Private Passenger Auto (PPA) Program

The following is an overview of our new MA PPA Program recently approved by the DOI effective for policies 4/1/08 and after:

**A. AutoPak Coverage Enhancement Endorsement**

AutoPak will be included with new and renewal full coverage PPA policies at no additional premium charge when another N&D® Companion Policy is insured with us. Any other non-PPA N&D® Group policy with the same insured will qualify as a Companion Policy.

AutoPak consists of the following:

- Excellent Driver Reward – \$250 deductible credit for experienced operators SDIP 99/98/00
- Accidental Airbag Discharge
- Auto Loan / Lease (GAP) - for 36 mos/45,000 mi.
- New Car Protection - no depreciation in case of a total loss for 12 mos/15,000 mi.
- Pet Injury - up to \$500 per accident for injury or death to insured's dog or cat

AutoPak will be added automatically at renewal where we can identify a Companion Policy exists. During the term, AutoPak can be added by endorsement.

If no Companion Policy exists, AutoPak can be purchased for \$25 per vehicle, with a maximum charge of \$50 per policy.

**B. DISCOUNTS**

The following are our new and improved discounts:

- Companion Policy – 5%
- Multicar – 7.5%
- Advanced Driver Training – 5%
- Good Student – 5%
- Hybrid Vehicle – 5%
- Low Mileage – 10% up to 5,000 miles / 5% for 5,001 to 10,000 miles

The MA DOI did not approve the Motor Club discount for any company at this time.

Companion, Hybrid, Multi-Car and Low Mileage discounts will be added automatically at renewal for qualifying policies.

Discount percentages apply to various parts; see the MA PPA manual for details on [www.agentpak.com](http://www.agentpak.com).