Welcome to MetLife Auto & Home®

MetLife Auto & Home is happy to service Massachusetts Assigned Risk Plan policies. Included in this packet is information that will assist you when answering questions for your clients, submitting payments, and providing supporting documentation to us as needed. In addition, we have set up a website for your convenience where this information is also included. It may be helpful to add this to your list of favorites for future reference.


Contacts

- **MAIP New Business Processing and Status**: 1-800-255-0332
- **Agency Response Center**: 1-800-255-0332

  For Agents Only. Please contact the Agency Response Center for all policy changes or endorsements, billing inquiries and changes, and coverage verification.

- **Voluntary Rate Quote**: 1-800-545-4282

  For Agents Only: The CAR application, in addition to our Supplemental Underwriting Questionnaire, must be completed to receive the most accurate voluntary rate quote. Please feel free to contact us to request a voluntary rate quote for specific risks, once you have obtained all of the necessary information.

- **Correspondence Address**:
  MetLife Auto & Home
  PO Box 6060
  Scranton, PA. 18505-6060
- **Correspondence Fax**: 1-866-743-4890
- **Claim Department**: 1-800-854-6011

- **Special Investigative Unit (SIU)**: 1-800-922-FRAUD or 1-800-922-3728
MAIP Forms and Required Documents

Assigned Risk Producer's (ARP) have two business days to mail the signed application, premium deposit, and any other required documents to the Company. Should you have any questions, please refer to CAR Rule of Operation 31 at:


MetLife Auto & Home’s performance standard regarding the timely issuance of a policy contemplates that the company has all the documentation it needs to issue the policy. Missing information may prevent us from being able to comply with the 15 day issuance requirement.

Form download:  www.metlife.com/individual/insurance/auto-insurance/MA-assigned-risk.html

- Required Forms for New Business
  - Signed Application
  - Supplemental MAIP Underwriting Questionnaire
  - Down Payment
  - Pre-Insurance Inspection acknowledge or waiver documentation. Please see www.carcogroup.com for closest inspection site within five miles. For details on waivers, refer to CAR Rule of Operation 21 at https://www.commauto.com/maip/Rules/rules/rule21.pdf

- Required Forms, if Applicable
  - ExpressIt® Authorization Form
  - Recurring Credit Card Authorization Form
  - Premium Finance Agreement
  - One Time Electronic Funds Transfer (EFT) Authorization Form
  - Deferred Driver Declarations Page
  - MA Operator Exclusion Form
  - Copy of Foreign MVR
  - MA Policy Change Form
  - Proof of Anti-Theft for discounts 25% or higher
  - Driver Training Certificate
  - Evidence for Good Student Discount (report card)
  - Annual Mileage Form
## Payments

### Available Payment Methods

<table>
<thead>
<tr>
<th>New Business Payments</th>
<th>Mid-Term and Renewal Payments</th>
<th>Electronic Payments</th>
<th>Phone Payments</th>
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<tbody>
<tr>
<td>Paper Checks</td>
<td>Paper Checks</td>
<td>Credit/Debit Card and Electronic Funds Transfer</td>
<td>Credit/Debit Card and Electronic Funds Transfer</td>
</tr>
<tr>
<td><strong>Attn:</strong> New Business MetLife Auto &amp; Home PO Box 751476 Dayton, OH 45475</td>
<td><strong>Regular Mail:</strong> MetLife Auto &amp; Home PO Box 41753 Philadelphia, PA 19101-1753</td>
<td>Customers may submit payments online through the eSERVICE website (<a href="http://www.eservice.metlife.com">www.eservice.metlife.com</a>). Customers may view and pay bills by electronic funds transfer or credit card.</td>
<td><strong>Customers:</strong> 1-800-422-4272 <strong>Agents:</strong> 1-800-255-0332</td>
</tr>
<tr>
<td><strong>Overnight Mail:</strong> MetLife Auto &amp; Home Lockbox 41753 400 White Clay Center Drive Newark, DE 19711</td>
<td><strong>Paper Checks</strong></td>
<td><strong>Credit/Debit Card and Electronic Funds Transfer</strong></td>
<td><strong>Customers:</strong> 1-800-422-4272 <strong>Agents:</strong> 1-800-255-0332</td>
</tr>
</tbody>
</table>

- If you accept a credit card or debit card as a form of payment, you must use the customer’s card to make the payment.
- **Corporate policy prohibits use of your personal credit card or your business credit card to make payments on behalf of your customer.** This applies to all payment types.
**Explanation of Fees on Bills**

Why do we charge a fee? Customers are often confused and concerned about fees. Many times they do not understand the business reasons for charging fees.

As an agent, you are faced with maintaining the balance of customer satisfaction and supporting the procedures in place within MetLife Auto & Home. Using the explanations provided below, you can help your customers understand why they have been charged a fee or how to avoid fees in the future.

Fees are not built into MetLife Auto & Home’s premium structure and are an additional charge the customer is required to pay when incurred.

- An explanation of fees appears on the back of every bill.
- Fee types and amounts vary, based on individual state requirements, payment plans, and writing company.
- Customers can refer to the front of the billing statement for any fees that are applicable to their policy.

<table>
<thead>
<tr>
<th>Type of Fee</th>
<th>Description</th>
<th>Alternatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>Processing fees</td>
<td>Processing fees are charged to offset the additional cost to process installment bills and payments.</td>
<td>Review your customer’s pay plan. Make sure your customer understands the added cost of fees associated with direct bill installment payment plans. Talk to your customer about ExpressIt®, which does not have a processing fee; or Monthly Recurring Credit Card, which has a lower processing fee.</td>
</tr>
<tr>
<td>Late fees</td>
<td>Late fees are charged when a payment is received after the due date and a cancellation notice is generated. In some instances, reinstatement procedures also need to be implemented. These are time-consuming and costly processes that can lead to customer dissatisfaction.</td>
<td>To help avoid late fees, discuss alternative billing and payment methods. Our ExpressIt® and Monthly Recurring Credit Card options offer automatic deductions from your customer’s checking or credit card accounts. Your customer can also make a payment immediately when faced with a pending due date by making a one-time EFT or credit/debit card payment through the interactive voice response (IVR) phone system or eSERVICE. In general, incurred late fees are not billed until the next installment bill is sent. This ensures that late fees are only charged when appropriate.</td>
</tr>
<tr>
<td>Insufficient Funds Fee (NSF)</td>
<td>NSF is a result of MetLife Auto &amp; Home receiving a payment that requires additional processing due to insufficient funds in the customer’s account.</td>
<td>The process of adjusting a customer’s billing when a payment is reversed is a costly transaction. Use of one of the electronic payment methods mentioned above will give your customer more flexibility and potentially avoid this type of fee.</td>
</tr>
</tbody>
</table>
Available Payment Plans

<table>
<thead>
<tr>
<th>Payment Plan</th>
<th>Required Down Payment</th>
<th>Processing Fee</th>
<th>Form Required</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>ExpressIt*</td>
<td>10%</td>
<td>None</td>
<td>MPC1098-000</td>
<td>Automatic monthly withdrawal from the insured’s checking account. Insured can choose to have funds withdrawn on the 1st, 8th, 15th (Default if not selected) or 22nd of each month.</td>
</tr>
<tr>
<td>Monthly Recurring Credit Card (RCC)</td>
<td>10%</td>
<td>None</td>
<td>MPC 9470-000</td>
<td>Automatic monthly charge to the insured’s credit card (Visa, Mastercard, Discover, and American Express). Insured can choose to be charged on or around the 5th, 12th (Default if not selected), 19th, or 28th of each month.</td>
</tr>
<tr>
<td>1 Pay Plan</td>
<td>100%</td>
<td>$6.00 per installment</td>
<td>N/A</td>
<td>Premium is paid in one installment.</td>
</tr>
<tr>
<td>10 Pay Plan</td>
<td>25%, with the exception of applicants that meet rule 21.C.3</td>
<td>$6.00 per installment</td>
<td>N/A</td>
<td>After the required downpayment, the remaining premium is equally divided into nine installments.</td>
</tr>
<tr>
<td>Premium Finance</td>
<td>100%</td>
<td>None</td>
<td>Supplied by finance company</td>
<td>The applicant is responsible for paying the downpayment and any earned premium owed on a prior policy. The premium finance company submits premium payment in full at the beginning of the policy term. All issued bills are sent to and payable by the insured; bills are never sent to the premium finance company.</td>
</tr>
</tbody>
</table>

The applicant will be required to provide a premium deposit of 80% of the MAIP premium if prior cancellation for nonpayment/default of premium within the past two years has occurred for the applicant. Should you have any questions, please refer to CAR Rule of Operation 28.
Our Company

An affiliate of MetLife, Inc., one of the world’s largest and most respected financial services companies, MetLife Auto & Home was founded in 1972 and moved to the present site at 700 Quaker Lane in Warwick, RI in 1977.

MetLife Auto & Home maintains an Excellent rating from premier insurance evaluation agencies, A.M. Best, Moody’s, and Standard and Poor’s. Following the acquisition of the St. Paul Companies’ personal lines operations in 1999, MetLife Auto & Home became one of the top 20 personal lines property and casualty providers in the United States, and currently sells and service insurance to customers in all 50 states.

In April 2000, MetLife Auto & Home became part of a public traded company when MetLife, Inc. held its initial public offering (IPO) – at the time, the largest in U.S. history. As a result, we are working harder than ever to provide our agents and customers with products they need to build their financial freedom. We have consistently outperformed the industry standards, with sales growth consistently above the industry average.

MetLife Auto & Home is one of the nation’s leading personal lines property and casualty insurance companies. MetLife Auto & Home has developed a reputation for innovation in product design, being the first insurer to introduce product enhancements that provide greater value to consumers, including Identity Protection Services to both its auto and home insurance customers, offered at no additional charge, which is available in most states, including Massachusetts. MetLife Auto & Home is a subsidiary of MetLife, Inc. (NYSE: MET), a leading provider of insurance and financial services with operations throughout the U.S. and the Latin America, Europe and Asia Pacific regions. For more information, please visit www.metlife.com.
**Auto Policy Features Included**

Unlike most other insurers, we offer these superior product features to policyholders at **no additional cost**. It’s our way of providing a safety net to prepare you for the ifs in life. We’re confident that the more you know, the more you’ll appreciate MetLife Auto & Home.

**Replacement Cost for Total Loss on New Cars**
If your new car is totaled within one year of purchase or during the first 15,000 miles, whichever comes first, you're covered with zero deduction for depreciation. 1,2,4

**Replacement Cost for Special Parts**
Coverage for replacement cost of certain damaged parts, such as tires, brakes, battery, and shocks, despite their wear and tear condition at the time of a covered accident, with no deduction for depreciation. Many other companies would only pay the depreciated value (Actual Cash Value) for such parts. 1,2,3,4

**Enhanced Rental Car Damage Coverage**
If you rent a car and are involved in an accident, we will protect you from incurring additional fees and expenses charged by the rental company. 4

**Identity Protection Services**
If you think your or a family member’s identity is at risk we’re here to help. MetLife Auto & Home offers identity protection services for every life stage. This valuable service is available to auto customers in Massachusetts automatically - at no additional cost. 5

**Deductible Savings Benefit**
DSB affords customers the opportunity to earn a $50 credit at each 12-month anniversary for up to 5 years, if no claim payment was made in the past year (towing and glass claim payments are not taken into account). Customers are able to use their DSB credit toward their deductible for a covered Collision or Comprehensive claim. 6

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1. Coverage Plus is available in Massachusetts at no additional cost to customers who elect to carry Physical Damage coverage (coverage for damage to your auto). Subject to deductible. See policy for restrictions.
2. Does not apply to leased, substitute, and non-owned automobiles.
3. This coverage does not apply to theft of tires or batteries unless the entire vehicle was stolen.
4. Deductible may apply.
5. Available on auto, motorhome, motorcycle, recreational vehicle, homeowners, condominium, renters or GrandProtect®
6. DSB is not available in all states. Benefit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to $250 or $500. Does not apply to towing or glass claims.