



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

February 8, 2024

BULLETIN NO. 1159

Withdrawal of Electric Insurance Company from the
Massachusetts Private Passenger Automobile Insurance Market

On February 8, 2024, the Division of Insurance notified CAR that the Electric Insurance Company is seeking to withdraw from the Massachusetts private passenger automobile insurance market, and has filed the attached Plan of Withdrawal with the Division of Insurance, as required by Rule 38.B. of CAR's Rules of Operation.

Pursuant to Rule 38.B., CAR's Governing Committee, any Member of CAR, or any association of producers may request a hearing at the Division of Insurance to consider the effect of this withdrawal on the orderly and equitable conduct and operation of the Massachusetts motor vehicle insurance market. Any such party must file a request for hearing with the Division of Insurance within 10 days of notice by the Division to CAR of the opportunity for a hearing.

WENDY BROWNE
Vice President – Business Operations

Attachment



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

1000 Washington Street, Suite 810 • Boston, MA 02118-6200
(617) 521-7794 • Toll-free (877) 563-4467
<http://www.mass.gov/doi>

MAURA HEALEY
GOVERNOR

KIM DRISCOLL
LIEUTENANT GOVERNOR

GARY D. ANDERSON
COMMISSIONER OF INSURANCE

February 8, 2024

Natalie Hubley, President
Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400
Boston, MA 02110

RE: Electric Insurance Company Withdrawal Plan

Dear Ms. Hubley:

Please be advised that Electric Insurance Company is seeking to withdraw from the Massachusetts private passenger automobile insurance market and have filed a Plan of Withdrawal with the Division of Insurance ("Division"), as required by CAR Rule of Operation 38.B. Pursuant to that Rule, the Governing Committee of CAR, any member company of CAR or any association of producers may request a hearing at the Division to consider the effect of this withdrawal on the orderly and equitable conduct and operation of the Massachusetts motor vehicle insurance market. Any such party must file a request for hearing with the Division within 10 days of notice by the Division to CAR of the opportunity for a hearing. This letter constitutes such notice. Please perform any tasks necessary to allow this request for withdrawal to be processed in an orderly fashion. I have attached a copy of the Plan of Withdrawal for your convenience.

Thank you.

Very truly yours,

A handwritten signature in black ink, appearing to read "Gary Anderson", written in a cursive style.

Gary D. Anderson
Commissioner of Insurance



75 Sam Fonzo Drive | Beverly, Massachusetts 01915 | 800.227.2757 | ElectricInsurance.com

October 10, 2023

Resubmitted November 7, 2023

Second Resubmission November 29, 2023

CONFIDENTIAL TREATMENT REQUESTED

VIA ELECTRONIC DELIVERY

The Honorable Gary Anderson
Insurance Commissioner
Massachusetts Division of Insurance
1000 Washington Street, Suite 810
Boston, MA 02118

RE: Electric Insurance Company (the “Company”) - Notice of Intent to Withdraw from Personal Lines Insurance Business in the State of Massachusetts

Dear Commissioner Anderson:

Please be advised that pursuant to 211 CMR 97.06 and Commonwealth Automobile Reinsurers (“CAR”) Rules of Operation 38 (“CAR 38”), the Company intends to withdraw from the Massachusetts personal automobile insurance market. In addition, the Company intends to withdraw from the Massachusetts personal lines homeowners, yacht and personal excess liability markets. Specifically, the Company seeks to run-off, in an orderly manner, all of its personal lines homeowners, automobile, yacht and personal excess liability insurance policies currently written on risks located in Massachusetts (the “Business”).

The Company is a Massachusetts domestic property and casualty insurance company and indirect, wholly-owned subsidiary of General Electric Company (“GE”). The Company provides personal lines insurance (homeowners, auto, yacht and personal excess liability) to GE employees, retirees, their families, and other individuals. The Company also provides commercial lines insurance exclusively to GE, including workers compensation, auto, and general/product liability. The Company is headquartered in Beverly, Massachusetts with approximately 280 employees across operational functions and administrative support. The Company is rated “A” by AM Best, and licensed in all 50 states, the District of Columbia, Canada and Puerto Rico.

Always On.[®]

As described below, the orderly run-off of the Business will include the non-renewal of policies currently in force upon their respective expiration dates, the cessation of new business, and, pursuant to a renewal rights transaction with Plymouth Rock as described below, the offer to impacted Massachusetts policyholders of replacement coverage with Plymouth Rock or with third-party carriers through a Plymouth Rock-owned agency in accordance with applicable law and this Plan of Withdrawal (this “Plan”).

In addition, pursuant to MGL c. 175 §§ 22E and 22H, to the extent deemed applicable by the Commissioner (the “Commissioner”) of the Massachusetts Division of Insurance (the “MA DOI”), the Company seeks the approval of the Commissioner to cease writing new personal lines automobile insurance policies in Massachusetts.

As noted below, the Company is engaged in a sale and change of control process, separately described to the MA DOI in a “Form A” filing (the “Form A”) which was filed with the MA DOI on October 4, 2023. As described therein, the Company intends to cease writing all new and renewal personal lines business in all states in which it is licensed. The Company also writes commercial lines insurance (automobile, general, products, excess, and employers’ liability and workers compensation) solely to its corporate parent, GE, all of which will go into run-off on January 1, 2024, as GE has elected not to renew such coverage effective January 1, 2024.

Background:

This action is part of a national strategic realignment following the separation of GE into three wholly independent publicly traded companies.

In November 2021, GE announced a plan to separate into three wholly independent, publicly traded companies. The first of these entities, GE HealthCare, separated on January 3, 2023, and the final separation is expected in early 2024. Due to the planned separation, there will no longer be a need for the Company to continue writing its existing lines of business for the benefit of GE and related individuals. The GE separate businesses have already decided not to renew their commercial lines programs with the Company.

As such, after a comprehensive auction process, the Company’s direct corporate parent, GE Capital US Holdings, Inc., entered into an acquisition agreement with RiverStone International (“RiverStone”), a leading acquirer and reinsurer of legacy and discontinued insurance business specializing in the management of legacy business and portfolios.¹ RiverStone will administer the Company’s commercial and personal lines legacy liability portfolios but does not plan for the Company to continue to write ongoing business. Accordingly, to facilitate the sale of the Company to RiverStone and the run-off of its business, the Company intends to withdraw from the personal lines markets in Massachusetts and all the states in which it is currently writes such business

¹ As noted above, the acquisition agreement and transaction with RiverStone are described separately in the Form A.

and RiverStone will seek to cause the Company to continue this exit process following the closing of the sale. For the avoidance of doubt, RiverStone intends that the Company will retain its existing lines of authority/licenses.

Relatedly, the Company has entered into a multi-state renewal rights transaction with Plymouth Rock for business within Plymouth Rock's footprint (Massachusetts, Connecticut, New Hampshire, New Jersey, New York and Pennsylvania (collectively, the "Footprint States")). The renewal rights agreement provides for (i) the non-renewal of the Company's personal lines business in the Footprint States, (ii) the offer of Plymouth Rock policies to eligible personal automobile, homeowners' and personal excess liability policyholders and (iii) the placement of non-qualifying and yacht policies in the Footprint States with third-party carriers through Plymouth Rock-owned agencies, in each case in accordance with Massachusetts and other applicable state regulations governing withdrawal from the personal lines insurance business.

Plymouth Rock:

The Plymouth Rock Company Incorporated is an insurance holding company for insurance and management companies that write or manage more than \$1.8 billion of personal lines premium in the Footprint States. Plymouth Rock was founded in 1983 by former Massachusetts Commissioner of Insurance Jim Stone.

In Massachusetts, Plymouth Rock homeowners' insurance is underwritten by Plymouth Rock Home Assurance Corporation (f/k/a Bunker Hill Insurance Company) ("BHIC"), Bunker Hill Insurance Company (f/k/a Bunker Hill Security Insurance Company) ("BHSIC"), Bunker Hill Insurance Casualty Company ("BHICC"), Bunker Hill Preferred Insurance Company ("BHPFIC"), and Bunker Hill Property Insurance Company ("BHPIC"). Personal automobile insurance is underwritten by Plymouth Rock Assurance Corporation ("PRAC") and personal excess liability insurance is underwritten by BHIC (together with PRAC, BHSIC, BHICC, BHPFIC, and BHPIC, collectively, "Plymouth Rock").

Plymouth Rock has completed 23 insurance transactions since 1991, including 15 replacement carrier or renewal rights transactions. These transactions have included working with other insurance companies to help them implement their withdrawal strategies. The majority of Plymouth Rock's prior transactions were implemented in New Jersey and such transactions were implemented without any valid insurance department complaints. In Massachusetts, Plymouth Rock's expected written premium in 2023 is approximately \$650 million of home, auto and umbrella business. Plymouth Rock employs over 750 personnel in Massachusetts, and over 1,800 people in the Footprint States.

Renewal Rights Transaction with Plymouth Rock and Withdrawal from Personal Lines:

The multi-state renewal rights transaction between the Company, GE Capital US Holdings, Inc. and Plymouth Rock has been designed to protect the interests of consumers, respond to the interests of regulators, and satisfy the commercial interests of both the Company and Plymouth Rock.

The Company and Plymouth Rock will cooperate and work together in good faith to make this transition as seamless as possible for policyholders. This includes working together to produce a single mailed package to each impacted policyholder (please see Figure 1 below for Massachusetts policy count and premium in force by line of Business). The package will contain (1) the required nonrenewal notice issued by the Company (no less than 45 days prior to the applicable policy expiration date) and (2) a replacement offer from Plymouth Rock (for eligible policyholders), or an offer of assistance by one of Plymouth Rock's owned agencies to offer a policy written by a third-party carrier, or for policyholders with a designated producer, an offer of assistance by such producer to locate coverage to replace such specific policyholder's current policy (included in [Attachment 1](#) is a substantially final example communication to policyholders). Plymouth Rock will rely on customer data provided by the Company and third party consumer reports as part of its usual course quoting and underwriting process.²

Figure 1:³

Line	Personal Auto Policies In Force	Personal Auto Premium In Force	Homeowners Policies In Force	Homeowners Premium In Force	Umbrella Policies In Force	Umbrella Premium In Force	Yacht Policies In Force	Yacht Premium In Force
MA	6,077	\$10,041,195	4,943	\$7,009,498	1,770	\$697,641	45	\$17,749

Plymouth Rock expects to make offers to 90% of the Company's current automobile and homeowner policyholders and 35% of the Company's personal excess liability policyholders. Based on policies in force from the above table, this will equate to:

	Current PIF	Estimated Plymouth Rock Offers
Automobile	6,077	5,469
Homeowners	4,943	4,449
Personal Excess Liability	1,770	620

² Plymouth Rock may submit subsequent rate / rule filings to address any Plymouth Rock-related changes to facilitate a smooth renewal rights conversion process.

³ As of July 31, 2023.

Plymouth Rock will not be making offers to any of the 45 yacht policyholders, however, as noted above, an offer of assistance to place that insurance through a Plymouth Rock-owned agency will be provided.

In addition, the Company and Plymouth Rock will cooperatively implement a multiple touch point program to engage policyholders through mail, email and/or inbound and outbound telephone calls for the purpose of explaining the transaction and ensuring suitable replacement coverage.

All policies currently in force with the Company will continue until non-renewal in accordance with the policy provisions and the provisions of applicable Massachusetts law. Subject to approval of the MA DOI, if required, the Company intends to cease offering coverage to new customers commencing ten (10) days following the filing of this submission with the MA DOI.

In addition, unless directed otherwise by the MA DOI, commencing ten (10) days following submission of this filing to the MA DOI, the Company will refer to Plymouth Rock any current and prospective policyholders seeking new coverage from the Company.

The procedures set forth herein ensure the orderly non-renewal of the personal lines book in force on the date of approval of the Plan.

As required by CAR Rule 38, the Company acknowledges that it will fully settle its financial obligations to the Massachusetts Auto Insurance Plan (the "MAIP"), and will continue to service its existing MAIP business, through the Company's contract with Pilgrim Insurance Company, a subsidiary of The Plymouth Rock Company Incorporated, until the expiration of the three-year assignment period for each of the Company's MAIP assignments.

Handling of Run-Off: The MAIP administrative matters will continue to be handled by Pilgrim, including activities that they currently handle such as statistical reporting, pursuant to the Company's existing contract with them. The Company has 218 in force MAIP assignments as of October 31, 2023. The Company will continue to handle the run-off of the voluntary business, which will include the staffing necessary to handle legacy claims, statistical reporting, etc.

Employees: The Company will retain staffing levels appropriate to service its legacy business (both personal lines and commercial lines) after it is acquired by RiverStone (subject to the Division's approval of RiverStone's Form A). Any employees not needed for this purpose will receive 60 days' notice of employment termination and severance benefits in accordance with the General Electric Employee Benefits Program. There is no plan to transfer any employees to Plymouth Rock.

Agents: The Company has active agreements with three agencies that write business in Massachusetts: HUB International, Hurley Agency, and Mercer. Both HUB and Mercer are agency platforms domiciled outside Massachusetts that offer quotes with multiple companies in multiple states for the clients that they represent.

Hurley Agency, based in Danvers Massachusetts, has contracts with multiple other carriers including Plymouth Rock.

Cessation of New Business and Referral Program:

Consistent with the Plan as described above, unless directed otherwise by the MA DOI, the Company intends to cease offering coverage to new customers commencing ten (10) days following the filing of this submission with the MA DOI.

In addition, unless directed otherwise by the MA DOI, commencing ten (10) days following submission of this filing to the MA DOI, the Company will refer to Plymouth Rock any current and prospective policyholders seeking new coverage from the Company.

Conclusion:

The Company has been proud of the service and products it has provided to its Massachusetts customers. The Company believes the replacement transaction negotiated with Plymouth Rock, a leading insurer in the Commonwealth, provides its Massachusetts policyholders with quality replacement options for their Company policies. The Company and Plymouth Rock are committed to responding to any regulatory concerns and will work diligently to ensure a smooth transition of these policies.

* * *

This submission contains confidential information including business plans and strategies that are not otherwise available to the public and that, if disclosed, could cause substantial injury to the competitive position of the Company and Plymouth Rock. Accordingly, the Company and Plymouth Rock respectfully request that, pursuant to the MA DOI's examination order called in connection with the review by the MA DOI of the Form A, this submission be afforded confidential treatment under all applicable laws and be excepted from public disclosure.

Should you have any questions or require any additional information, please do not hesitate to contact me.

Respectfully submitted,

A handwritten signature in blue ink that reads "Nich Schulson". The signature is fluid and cursive, with the first name "Nich" and last name "Schulson" clearly legible.

Nicholas L. Schulson

President & Chief Executive Officer

cc: Christopher Joyce, Massachusetts Division of Insurance

Attachment 1

Forms of Policyholder Communications

ELECTRIC INSURANCE COMPANY
75 SAM FONZO DRIVE
BEVERLY MA 01915

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer: 309

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

ELECTRIC INSURANCE
75 SAM FONZO DR
BEVERLY MA 01915

Policy No.: A10XXXXXXXXXX
Type of Policy: AUTO LIABILITY AND PHYSICAL DAMAGE
Date of Expiration: 01/01/2024; 12:01 A.M. Local Time at the mailing address of the Named Insured.

LEGAL NOTICE OF NON-RENEWAL OF YOUR MASSACHUSETTS AUTOMOBILE INSURANCE POLICY

We are notifying you that your policy will not be renewed when it expires.

Massachusetts law provides that no insurance company shall refuse to renew a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status, or principal place of garaging of the vehicle.

OUR REASON(S) FOR NOT RENEWING YOUR POLICY: that Electric Insurance Company will no longer be writing personal automobile, homeowners, yacht and umbrella insurance coverage in the Commonwealth of Massachusetts. As a result, Electric Insurance Company will be non-renewing all such policies in this State as permitted by applicable law.

Please be advised that this non-renewal is based on a business decision by Electric Insurance Company and is not intended to reflect negatively on your insurability.

Coverage is being terminated on the vehicle(s) described here: 2020 Toyota Camry - VIN
123456789ABCDEFGH

IMPORTANT NOTICE TO POLICYHOLDERS

You must have compulsory Motor Vehicle Insurance in order to keep your Motor Vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles and you of our intent to non-renew your Motor Vehicle Insurance Policy.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your Motor Vehicle registration if it does not receive a new certificate of insurance covering your Motor Vehicle before your current policy expires. You may contact an insurance company directly, or work with a licensed insurance agent to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may be eligible to obtain Motor Vehicle Insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply to the plan. If you apply for insurance through the plan, you will not be able to choose an Insurer, but you will be assigned to an insurance company. In some cases, you may not be able to

PLEASE READ THE NEXT PAGE FOR MORE INFORMATION

Named Insured

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

Date Mailed By:
13th day of November, 2023

Chris Michalowski

UNDERWRITING

ELECTRIC INSURANCE COMPANY
NOTICE OF NONRENEWAL OF INSURANCE

Named Insured: MA CUSTOMER
Policy Number: A10XXXXXXXXXX

obtain coverage through the plan that is identical to the insurance coverage that was not renewed. This notice shall not be deemed a refusal under M.G.L. c. 175, s 113D to issue a Motor Vehicle Liability Policy or to execute a Motor Vehicle Liability Bond As Surety.

If you purchase a new policy, your new insurance company must offer to sell you optional insurance coverages. Companies may refuse Collision and Comprehensive coverages under certain circumstances. All optional coverages are subject to certain deductibles and limits specified in Massachusetts law.

This notice shall not be deemed a refusal under section one hundred and thirteen D of chapter one hundred and seventy-five of the General Laws of the commonwealth of Massachusetts to issue a motor vehicle liability policy or to execute a motor vehicle liability bond as surety.

To Agents and Brokers

If this notice is sent to any agent or broker, the agent or broker must forward it to the insured within fifteen days of its receipt, unless another company has executed a new certificate of insurance. Failure to do so may result in revocation of your insurance agent's or broker's license.

ELECTRIC INSURANCE COMPANY
75 SAM FONZO DRIVE
BEVERLY MA 01915

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer: 309

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

ELECTRIC INSURANCE
75 SAM FONZO DR
BEVERLY MA 01915

Policy No.: H10XXXXXXX
Type of Policy: HOMEOWNERS
Date of Expiration: 01/01/2024; 12:01 A.M. Local Time at the mailing address of the Named Insured.

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is that Electric Insurance Company will no longer be writing personal automobile, homeowners, yacht and umbrella insurance coverage in the Commonwealth of Massachusetts. As a result, Electric Insurance Company will be non-renewing all such policies in this State as permitted by applicable law.

Please be advised that this non-renewal is based on a business decision by Electric Insurance Company and is not intended to reflect negatively on your insurability.

This policy provides fire and extended coverage insurance on your property. You should contact your agent concerning coverage through another insurer, or your eligibility for coverage through the Massachusetts Property Insurance Underwriting Association, Two Center Plaza, 8th Floor, Boston, MA 02108-1904.

Named Insured

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

Date Mailed By:
13th day of November, 2023

Chris Michalowski

UNDERWRITING

ELECTRIC INSURANCE COMPANY
75 SAM FONZO DRIVE
BEVERLY MA 01915

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer: 309

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

ELECTRIC INSURANCE
75 SAM FONZO DR
BEVERLY MA 01915

Policy No.: P10XXXXXXX
Type of Policy: UMBRELLA/EXCESS LIABILITY
Date of Expiration: 01/01/2024; 12:01 A.M. Local Time at the mailing address of the Named Insured.

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is that Electric Insurance Company will no longer be writing personal automobile, homeowners, yacht and umbrella insurance coverage in the Commonwealth of Massachusetts. As a result, Electric Insurance Company will be non-renewing all such policies in this State as permitted by applicable law.

Please be advised that this non-renewal is based on a business decision by Electric Insurance Company and is not intended to reflect negatively on your insurability.

Named Insured

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

Date Mailed:
13th day of November, 2023

Chris Michalowski

UNDERWRITING

ELECTRIC INSURANCE COMPANY
75 SAM FONZO DRIVE
BEVERLY MA 01915

NOTICE OF NONRENEWAL OF INSURANCE

Named Insured & Mailing Address:

Producer: 309

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

ELECTRIC INSURANCE
75 SAM FONZO DR
BEVERLY MA 01915

Policy No.: Y10XXXXXXX
Type of Policy: BOATOWNERS
Date of Expiration: 01/01/2024; 12:01 A.M. Local Time at the mailing address of the Named Insured.

We will not renew this policy when it expires. Your insurance will cease on the Expiration Date shown above.

The reason for nonrenewal is that Electric Insurance Company will no longer be writing personal automobile, homeowners, yacht and umbrella insurance coverage in the Commonwealth of Massachusetts. As a result, Electric Insurance Company will be non-renewing all such policies in this State as permitted by applicable law.

Please be advised that this non-renewal is based on a business decision by Electric Insurance Company and is not intended to reflect negatively on your insurability.

Named Insured

MA CUSTOMER
1 STARK AVE
WAKEFIELD MA 01880

Date Mailed:
13th day of November, 2023

Chris Michalowski

UNDERWRITING

More Than Just Insurance.



695 Atlantic Avenue
Boston, MA 02111

<Insured 1>

<Insured 2>

<Address Line 1>

<Address Line 2>

<City, State Zip>

<XX/XX/XXX

Welcome to Plymouth Rock Assurance! We wanted to let you know about a change to your personal auto insurance policy. Your current auto insurance company, Electric Insurance Company, is leaving the auto insurance market. As a result of an agreement with Electric, we'd like to offer you the opportunity to renew with our underwriting company, Plymouth Rock Assurance Corporation.

Enclosed is an offer of auto insurance from Plymouth Rock to become effective when your current Electric policy expires. The Massachusetts Division of Insurance has approved this arrangement so that you can easily maintain insurance coverage.

Also enclosed is a nonrenewal notice for your Electric policy. If you have any questions for Electric about the nonrenewal notice, you may contact them at 800-227-2757.

Insurance made easy

Plymouth Rock is a leading insurer in the Northeast and offers competitive rates and the highest level of customer service. Your new policy offer automatically includes innovative customer benefits such as Door to Door Valet Claims Service® and our Get Home Safe® reimbursement program, which provides you with a cab or car service ride home up to \$50 once per policy year if you don't feel safe driving (excluding mechanical breakdown). Learn more at plymouthrock.com.

To accept your new policy with Plymouth Rock and maintain coverage:

- Simply make a down payment by the due date noted on the enclosed invoice. You can make a payment at any time at plymouthrock.com/quickpay or by calling our automated payment line at **833-511-7625**. You can also make your down payment by check or credit card. **No additional paperwork is required.**
- **If you'd prefer to make future payments via Electronic Funds Transfer (EFT),** fill out and return the enclosed EFT form. Any EFT authorization you may have provided to Electric for automatic recurring payments from your bank account or credit card will not carry over. **You must take this step if you want your future payments to be automatically withdrawn by EFT.**

Important policy materials enclosed

Please take some time to carefully review the information provided, which includes:

- **Coverage Selections Page** – summary of your coverages, limits, deductibles and your new policy number.
- **Policy Change Notice** – an overview of important differences between your expiring policy and this new policy.
- **Invoice** – shows the down-payment amount to accept coverage – or pay in full to receive a discount.

We look forward to serving your insurance needs for many years to come. If you have any questions, please contact our Service Center at 833-511-7625.

Sincerely,

Plymouth Rock Assurance

More Than Just Insurance.



695 Atlantic Avenue
Boston, MA 02111

Personal Auto Insurance Bill

Issued: September 14, 2023

A better way to
do car insurance.

Have a policy or billing question? Get answers by texting "Service" to 22022 or go to plymouthrock.com/eservice login to view policy information, make changes, sign up for automatic payments and more!

Customer:

NAMED INSURED
ADDRESS
BOSTON, MA 02111

Minimum Due:	\$122.74
New Balance:	\$1,114.00
Payment Due Date:	Oct 19, 2023

Customer Information

Policy Number: PRA00001234567
Policy Period: Sep 19, 2023 - Sep 19, 2024
Agent: Insurance Agency
800-555-1234

Future Installment Schedule

A \$6 service fee will be added to each installment amount below.

Nov 19, 2023	\$123.91
Dec 19, 2023	\$123.91
Jan 19, 2024	\$123.91
Feb 19, 2024	\$123.91
Mar 19, 2024	\$123.91
Apr 19, 2024	\$123.91
May 19, 2024	\$123.91
Jun 19, 2024	\$123.89

Easy Ways to Make a Payment

Online plymouthrock.com/eservice
Log in to your account or click on Quick Pay.

Mobile App Download the Plymouth Rock app and pay right from your phone!

Automated Payment Line 833-511-7625
24 hours a day, 7 days a week.

Mail Detach the section below and mail to the address shown.

More Than Just Insurance.



Customer:
NAMED INSURED

Policy Number:
PRA00001234567
Please write your policy number on your check



Plymouth Rock Assurance Corporation
PO Box 55933
Boston, MA 02205-5933

Please make your check payable to:

Plymouth Rock
Minimum Due: \$122.74

Payment Due Date: Oct 19, 2023

Amount Enclosed:

- To update your auto policy address, log in to your account at plymouthrock.com/eservice. To update your motorcycle policy address, please promptly notify your agent or Customer Care.
- Sign up for Electronic Funds Transfer (EFT) to have payments automatically deducted from your bank account. Enroll today at plymouthrock.com/eservice.

142572527100000246855420230914000122740011140005

Additional Information About Your Bill

Vehicle(s)

2007 TOYT RUNNER

Please refer to your policy documentation for verification of coverage and all other policy terms and conditions. This invoice may not reflect all policy changes.

Account Activity Detail

Payment - Thank You	-\$280.00
New Business Premium	\$1,394.00
New Balance:	\$1,114.00
Minimum Due:	\$122.74

Fees That May Appear on Your Bill

- \$6 service fee will be added to each installment amount. *Avoid the monthly service fee by enrolling in Electronic Funds Transfer (EFT).*
- \$25.00 late fee may be charged when the minimum amount due is not received by the due date.
- \$25.00 insufficient funds fee may be charged when a payment is not honored by your financial institution.

Receiving Your Payment

Your premium payment must be received by 12:01 am on the due date for coverage to continue. Please be aware that 12:01 means one minute after midnight. For example, if your payment is due on October 2, that means we must receive it on or before October 1. A cancellation notice may be issued if the minimum due is not received by 12:01 am on the due date.

Manage Your Account* at plymouthrock.com/eservice or Download Our Mobile App

- Automatic Payments – schedule payments to be withdrawn from your bank or credit card.
- Go Green – sign up to receive policy and billing documents via email. You may even qualify for additional savings!
- Billing Text Reminders – get helpful text alerts before each payment due date.
- Pay Online – save time by paying online! You can save your payment method so you'll be all set for next time.
- See What Else You Can Do – explore your coverage, get proof of insurance, and much more!

*Some functionality is not available for all of our products.

Customer Care Contact Information

plymouthrock.com/eservice 24 hours a day, 7 days a week
833-511-ROCK (7625), Monday - Friday, 8 am - 5 pm
Text "Service" to 22022, Monday-Friday 9 am - 5 pm, Sat 9 am - 2 pm

Report a Claim

24 hours a day, 7 days a week
plymouthrock.com/claims
833-511-ROCK (7625)
Text "Claims" to 22022, Monday-Friday 8 am - 5 pm

More Than Just Insurance.

Plymouth Rock assurance. 695 Atlantic Avenue
Boston, MA 02111

Personal Auto Coverage Selections Page

Policy Issued by: Plymouth Rock Assurance Corporation

Policy Number:	PRA00001234567	Transaction Type:	New Business
Policy Effective Date:	09/19/2023 to 09/19/2024 12:01 am Eastern Standard Time		
Item 1. Named Insured:	NAMED INSURED ADDRESS BOSTON, MA 02111	To Report a Claim:	888-324-1620
		Agent:	800-555-1234 Insurance Agency Address Boston, MA 02111

Summary of Changes	Thank you for choosing Plymouth Rock Assurance Corporation for your insurance needs. To manage your policy online, please visit plymouthrock.com/mypolicy .
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Vehicle(s) The garaging address is the same as your residence address unless otherwise noted under additional policy information.

Vehicle	VIN	Lienholder/Lease Company
2007 TOYT RUNNER	12345678911234567	

Operator(s) and Household Member(s)

Name	Date First Licensed	Date of Birth	SDIP Points	Status
NAMED INSURED	Auto: 01/01/1999	01/01/1983	00	Insured on This Policy

Discount(s) and Credit(s)

Discount/Credit	Applies to
Advanced Shopper Discount, Safety Pledge Discount	Your Policy
Mature Driver Discount	NAMED INSURED

Total Policy Premium: (including all discounts and credits) This is not a bill. Please refer to your insurance bill for the correct amount to pay.	\$1,394.00
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Forms and Endorsements

Form Name	Form Number	Edition Date
Massachusetts Automobile Insurance Policy	PP 00 01	01/08
Amendatory Endorsement	PRA MA 099	09/23
Road Rewards Endorsement	PRA MA 232	12/17
Medical Payments Endorsement	M-109-S	04/14
Personal Vehicle Sharing Exclusion	M-0108-S	04/14
New Car Replacement	PRA MA 101	01/15
Waiver of Deductible Endorsement	MPY-0016-S	04/08
Get Home Safe Endorsement	PRAC MA-112	11/11
Policyholder Perks	PRAC MA-102	07/18
Original Equipment Manufacturer Parts Coverage	PRAC MA-107	04/08

Coverage Details

Coverage	2007 TOYT RUNNER Personal Use					
	Coverage	Premium	Coverage	Premium	Coverage	Premium
Compulsory Insurance						
1. Bodily Injury to Others each person/each accident	\$20,000/\$40,000	\$197				
2. Personal Injury Protection each person	\$8,000	\$83				
3. Bodily Injury Caused by an Uninsured Auto each person/each accident	\$25,000/ \$50,000	\$21				
4. Damage to Someone Else's Property each accident	\$100,000	\$456				
Optional Insurance						
5. Optional Bodily Injury To Others each person/each accident	\$25,000/ \$50,000	\$48				
6. Medical Payments each person	Not Selected	-				
7. Collision deductible	\$500 Waiver Applies	\$427				
8. Limited Collision deductible	Not Selected	-				
9. Comprehensive deductible	\$500 Full Glass	\$158				
10. Substitute Transportation per day/max	Not Selected	-				
11. Towing and Labor each occurrence	Not Selected	-				
12. Bodily Injury Caused by an Underinsured Auto each person/each accident	\$25,000/ \$50,000	\$4				
Loan/Lease Gap Coverage	Not Selected	-				
Premium by Vehicle	\$1,394.00					

Coverage Enhancements

Essential Assurance Package

Included

Important Details and Messages

- Your Policy Pay Plan is: Paper 10 Payment Plan
- The Plymouth Rock Assurance Corporation office location is: 695 Atlantic Avenue, Boston, MA 02111.
- If anyone listed under "Operator(s) and Household Member(s)" is not licensed to operate a motor vehicle, coverage, if any, may be limited in accordance with the terms of the policy.

It is important that you carefully review all the information on this document and make sure that it is complete and accurate, it sets forth all of the coverages you selected, and it identifies all drivers and the garaging address for each insured vehicle. Under certain circumstances, your failure to provide complete and accurate information could result in the cancellation of your policy or a denial of your claims. If you believe that any of the information is incorrect or incomplete, it is important that you promptly contact us to make sure that all necessary changes are made regarding your policy information.



Electric Insurance Company
75 Sam Fonzo Dr.
Beverly, MA 01915

First/Last Name
Street Address
City, State, Zip Code

Policy Number: A10XXXXXXXXX
Policy term Effective Period: Month/Day/Year – Month/Day/Year

It has been our pleasure to service your insurance needs. Electric Insurance Company has filed and received approval from the Massachusetts Division of Insurance to cease providing auto insurance in the Commonwealth of Massachusetts. Enclosed is a legal notice of nonrenewal of your Electric auto insurance policy. Your Electric auto insurance policy will be active through your current policy term but will not be renewed. We encourage you to obtain a new auto insurance policy **before** your Electric policy expires to avoid a lapse in coverage.

(If customer has an Independent Agent, display text below:)

We recommend you contact "Name of Producer" at "phone number" to review options that meet your needs.

(If customer does not have an Independent Agent, display text below:)

Encharter Insurance agency is available to review options that meet your needs. They can be reached at 413-475-7283.

If you have any questions regarding your current policy, please contact our team at 800-227-2757.