Auto Insurance Discounts

Plymouth Rock Discounts and Optional Coverage

Description	Benefit/Value
☐ **Advanced Driver Training** Discount for inexperienced drivers who complete advanced driver training course approved by Registry of Motor Vehicles.	• Reduces price for vehicle assigned to the inexperienced driver • Improves safety and defensive driving skills of participant • Significant course savings with Plymouth Rock Savings Pass
☐ **Good Student** Discount for academically achieving full-time students.	• Rewards inexperienced drivers who are consistently good students • Reduces price for vehicle assigned to the inexperienced driver • Recognizes link between academic achievement and propensity to be more careful and safe driver • Cannot be combined with Student Away at School discount
☐ **Student Away at School** Discount for students residing 100 or more miles from home.	• Reduces price for vehicle assigned to the inexperienced driver • Recognizes lower risk of student not regularly using vehicle • Cannot be combined with Good Student discount
☐ **Deductible Dollars** Credits $100 towards Collision deductible for each consecutive year vehicle does not have a collision claim, up to $500 credit per vehicle. Accrued credit can be used to offset deductible for any vehicle on policy.	• Reduces or eliminates out of pocket costs to pay for Collision claim deductible • Existing customers receive $50 - $150 credit per renewing vehicle based on Plymouth Rock years with no collision claims • Vehicle must maintain Collision coverage during entire claim-free policy term
☐ **Accident Forgiveness** Waives first surchargeable accident and resulting loss of SDIP Excellent Driver Plus discount.	• Can save hundreds of dollars a year from surcharge and loss of Excellent Driver Plus credit • Added loyalty reward for existing customers • **Optional endorsement** for policies less than 48 months with Plymouth Rock, but meeting all other criteria
☐ **Actual Replacement Cost** Pays difference between actual cash value of totaled auto and cost of new replacement auto.	• Protects investment in brand new vehicle • Makes customer whole for outstanding new car loan • Vehicle less than 12 months old and 15,000 miles at time of covered loss • **Optional endorsement** extends coverage up to 24 months from purchase date with no mileage restriction
☐ **OEM Auto Parts** Covers cost to replace visible exterior auto parts (other than glass and mechanical parts) damaged in a Comprehensive or Collision loss.	• Reduces lost value to vehicle after accident • Ensures better match and fit of replacement and original parts

Candidate Review

STG
A Plymouth Rock Company

Candidate: _____   Position: _____

Interviewer: _____   Date: _____

Rating Guide: 1 – Unsatisfactory   2 – Satisfactory   3 – Excellent   4 – Exceptional

Category	Rating
Architecture – Candidate demonstrates expert level knowledge of software architecture leadership. Experience in all aspects of software development lifecycle including design to development and ongoing enhancements.	
Creativity/Innovation – Knowledge of advanced technologies and developments with mobile, internet and data analytics. Generates new ideas and develops or improves existing and new systems that challenge the status quo, takes risk and encourages innovation.	
Teamwork – Candidate demonstrates the ability to confidently present ideas, challenges and strategies to executive management. Acts to build trust, inspire enthusiasm, encourage others and help resolve conflicts and develop consensus in creating high performance teams.	
Communication – Communicates well. Effectively conveys and shares information and ideas with others. Listens carefully and understands various viewpoints. Presents ideas clearly and concisely and understands relevant detail in presented information.	

Additional Comments:

Call Quality Scorecard
Customer Service Call Center

More Than Just Insurance.
Plymouth Rock *assurance* SM

CSR Name: _____ **Date:** _____

Policy Holder: _____ **Policy #:** _____

Caller: _____

Category	Yes	No	N/A	Weight	Score
1. Greeting				**15%**	
Professional Greeting					
Identify Company					
Identify Self (First Name)					
Positive Voice Tone					
Comments:					
2. Authenticate/Acknowledge/ Lead	Yes	No	N/A	**10%**	
Authentication (Confirmed ID of Caller) Verify Agent on Policy					
Obtained e-Mail Address (if Policyholder)					
Acknowledged Caller (Friendly & Courteous)					
Established Reason for the Call					
Took the Lead ("How may I help you?") and Controlled Call					
Comments:					
3. Technical Knowledge	Yes	No	N/A	**20%**	
Provided Accurate Information					
Explained Procedures/Offered Options					
Utilized Available Resources					
Sought Assistance when Necessary					
Comments:					
4. Overall Conversation evaluation	Yes	No	N/A	**10%**	
Used Effective Listening to Determine Needs					
Used Affirming Phrases					
Used Empathy Phrases					
Appropriate Volume, Rate, Emphasis, Inflection					
Consistent Confident Tone and Professional Demeanor					
Comments:					
5. Transaction Processing	Yes	No	N/A	**15%**	
Used Appropriate System Applications					
Completed All Aspects of Request					
System Documentation Completed					
Followed Authority Level and Referral Guidelines					
Comments:					
6. Opportunities/Bridging	Yes	No	N/A	**10%**	
Managed Objections					
Sell Web Features for Agents and Self Service Tools for Clients					
First Call Resolution					
Comments:					
7. Closing	Yes	No	N/A	**20%**	
Summarized Conversation					
Described Next Steps (Followed Call-Back Protocol)					
Asked If Customers Needs Had Been Addressed					
Sent E-Mail Confirmation (If Appropriate)					
Set Customer Expectations					
Thanked Customer for Their Business					
Comments:					

Scorecard Results for Call		
Total Quality Score (Max. 100%)	**100%**	

CSR Signature: _____ **Reviewer Signature:** _____