

Auto Discounts – CA

FOR AGENT USE ONLY



California new occupational and educational discounts

Our new occupational and educational discounts will make it easier for you and your customers to do business with Safeco.

Approximately one in four of all California customers quoted are expected to qualify for one of these programs.

The Highly Skilled Worker and the Highly Educated Worker Programs are effective Dec. 11, 2010 for both new business and renewals, and will feature discounts of 15% and 10%.

Highly Skilled Worker program

This program provides a discount of 15% on all major coverages for customers within certain occupations that require many years of study and training. Physicians, lawyers and pilots are just a few examples of eligible occupations. View the complete listing in the product guide on SafecoNow.

Highly Educated Worker program

This program provides a discount of 10% on all major coverages for customers within a broader range of occupations. Examples include public safety officials, journalists, and yes, even insurance agents! Customers who are an alumnus of a 4-year college/university also qualify for this program. View a complete listing of occupations in the product guide on SafecoNow.

How to apply the discount in Q&I

We made a simple change to Q&I to make it easy for you to select these programs.

HIGHLIGHTS

- Approximately one in four of all California customers quoted are expected to qualify for one of these programs
- 15% discount for highly skilled workers such as physicians, lawyers and pilots
- 10% discount for highly educated workers in a broad range of occupations, as well as customers with a 4-year degree
- Effective Dec. 11, 2010 for both new business and renewals

QUESTIONS?

Contact your Territory Manager or call the Safeco Help Desk at 1-877-566-6001 for more information.

What are the Highly Skilled Workers and Highly Educated Workers discount programs?

The Highly Skilled Workers program is a discount of 15% on all major coverages for customers within certain occupations that require years of study and training, such as physicians, lawyers, pilots. A complete listing is available in an addendum to the product guide.

The Highly Educated Workers program is a discount of 10% on all major coverages for customers within a broader range of occupations, including public safety officials, journalists, nurses. A complete listing is available in an addendum to the product guide. Also qualifying for the discount, is any customer who is an alumnus of a 4-year college / university.

Access the Highly Skilled and Highly Educated Workers Programs by:

1. Log onto **SafecoNow.com**
2. Click on the **Personal** tab
3. Click on **Product Guides & Bulletins** (under assistance placing business)
4. Select **California**
5. Click on **Product Guide** under Auto

Do insurance agents qualify?

Yes, agents qualify for the Highly Educated Workers program.

How do I apply the discount in Safeco's Q&I system?

The occupation fields in Q&I now only list qualified occupations. If the customer qualifies, select their occupation. If they do not, select "Other – does not qualify for discount." Also be sure to check the '4-year degree' box, if the customer has one.

What do we have to do other than simply select the occupation and education level?

Proof is required by the CA Department of Insurance for all members of affinity programs like the Highly Skilled Workers and Highly Educated Workers. Safeco will audit periodically to ensure compliance. We will remove discounts for customers who do not provide examples of occupational proof included, but are not limited to:

- Pay stub displaying customer's title
- Communications on the company letterhead
- Copy of the customer's state license and/or union membership card

Customers who are an alumnus of a 4-year college or university should submit a degree certificate, transcript or communication from their school's alumni association.

What is acceptable proof?

Occupation proof is inclusive of a customer's title listed on his or her pay stub and or communications on the company's letterhead or a copy of the customer's state license and or union membership card.

For alumni, acceptable proof can be a degree certificate or transcript, or communication from the alumni association.

How long do we have to provide proof?

Proof must be gathered at time of sale. When requested by Safeco, proof must be returned within 20 days of policy issuance or the discount will be removed.

Who on the policy can qualify?

Only the primary named insured, spouse / registered domestic partner.

What if both spouses qualify?

Only the best discount will be applied. Please be sure to put the qualifying driver as primary insured when entering data. If multiple discounts apply (eg. Credit Union as well as Highly Educated Workers) select only the greatest in magnitude.

Can spouses who are excluded from coverage have their occupation count for the discount?

No.

How are retirees rated?

Retirees do not specifically qualify for the occupation discounts. However, alumni of 4-year colleges and universities do qualify for the Highly Educated Workers program.

What about renewals?

Discounts are available to all customers. However, they are designed as a new business acquisition tool. Discounts can be applied to existing customers via the policy change tool and occupation or education proof must be collected. Agents must keep proof on file for inspection. Existing group programs will continue to apply to qualifying customers.