

Beginning April 1, 2008, Automobile Insurance Companies will begin setting their own rates.

This means big changes for Massachusetts drivers. For the past 30 years rates were set by the Insurance Commissioner - now premiums will vary from company to company.

This is **good news for our customers** as we expect most will save money under the new system.

MORE OPTIONS

At Halstead Insurance, we believe it is very important to be able to offer our customers a wide variety of options. That is why we represent **5 of the top-rated insurance companies in the state - providing drivers with a variety of auto plans.**

Some discounts are required by law, but there are also many new discounted plans available including:

- Multi-policy discount and rates (involving your home and auto policy)
- Customer Loyalty Credit (renewal credit)
- Multi-car
- Advanced Driver Training
- Good Student/Student Away at School
- Hybrid Vehicle
- EFT billing savings

Group and other discounts will also be available. For a complete list of all available options please give us a call at 978-345-2505 or email us at: mhalstead@halsteadins.com

At Halstead Insurance, we believe that our customers should have as many options as possible. This allows us to tailor the customer's coverage to their unique needs. Learn more by visiting our newly revised website launching April 1st: www.halsteadinsurance.com

MORE COMPANIES

As an independent agent, Halstead Insurance looks for opportunities that give our customers the advantage. We use our 42 years of experience and expertise to identify the insurance companies that offer the best solutions.

Something that sets us apart from most agencies is our ability to offer our customers choices from **5 different insurance companies** - providing a wider range of discounts, options and coverage's. In addition, as new insurance companies enter the market we will be able to offer you even more options.

WHAT YOU CAN EXPECT FROM HALSTEAD INSURANCE?

Our auto insurance specialists are available now to help you with any questions you may have-or to review your current policy. We will continue to offer you:

- **Sound guidance and advice from a trusted source**
- **A focus on getting the best competitive combination of coverage, price and service**
- **One stop shopping, meaning we do the work for you**

We welcome your questions on the changes that are coming to Massachusetts Auto Insurance, so do not hesitate to contact us at 978-345-2505 or email us at: mhalstead@halsteadins.com