

Get all the details on the Matrix Personal Auto program

Michigan Millers Matrix Personal Auto Policy is available exclusively through a select network of independent insurance agents who have been carefully chosen based on their experience, professionalism and reputation for outstanding customer service. Your local independent insurance agent can walk you through the details of the coverage provided and the special benefits offered with a Matrix Personal Auto Policy.

For more information on how you can put this program to work for you, call the Michigan Millers agent nearest you. Our Agent Locator may be found on our website at www.mimillers.com.

The company behind the program

The insurance you receive is only as good as the company behind it. Michigan Millers Mutual Insurance Company was established in 1881, when a group of insurance buyers, unhappy with the insurance products and services they were getting, started their own company. Their goal was to create an organization that answered only to them and offered a more personalized and affordable way to buy insurance. Today, Michigan Millers offers a wide range of products and services from personal auto, homeowners and umbrella coverage to specialized protection for your business. One thing hasn't changed. Michigan Millers remains totally committed to meeting the needs of its customers in a way that never fails to exceed their expectations.

Other important coverage

In addition to our Matrix Personal Auto Policy, Michigan Millers offers a full line of competitively priced insurance products including:

Homeowners (including Tenants)

- Recreational Vehicles (Boats, Snowmobiles, ATVs)
- Inland Marine (Scheduled Personal Property such as jewelry and fine arts)

Personal Umbrella

Multi-policy savings

Your Matrix Auto policy becomes even more attractive if you also have a Michigan Millers Homeowners policy. Our Multi-policy plan will save you up to 20% on your annual premiums and still give you great coverage and our renowned personal service.

Business

- Business Owners
- Commercial Auto
- Commercial Umbrella
- Commercial Property/Liability
- Workers Compensation
- Employment Practices Liability

This brochure represents just a brief overview of Michigan Millers Matrix Personal Auto Policy. For full coverage details please refer to the actual policy forms, endorsements and agreements.



Michigan Millers
Mutual Insurance Company

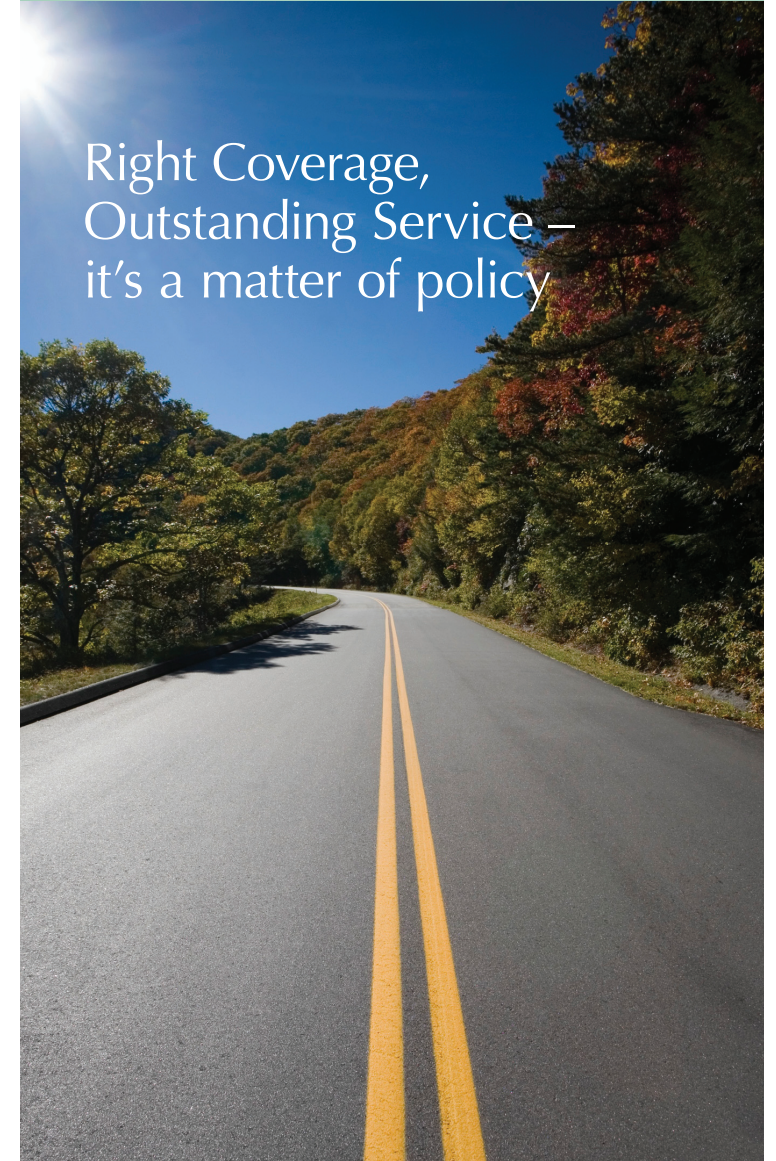
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Insurance Company*

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Michigan Millers Matrix Personal Auto

Right Coverage,
Outstanding Service –
it's a matter of policy



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PERSONAL AUTO

A personal auto insurance policy that covers all the bases, and then some

The new Matrix Personal Auto Policy from Michigan Millers offers you uncompromising levels of protection at affordable rates. With Matrix Personal Auto, you are assured of getting the complete coverage you need, whether you are single, newly married, have a growing family, or are on the road to retirement. We can cover your vehicles, including classics and antiques as well as motor homes, travel trailers and utility trailers. Matrix Personal Auto keeps you covered on your journey.

At its best when things are at their worst

In the unfortunate event of an accident, your Matrix Personal Auto Policy comes to life. Our local claims service is designed to help you quickly recover from a covered loss. Effective and timely response is critical and claims may be reported 24/7. You will work with a claim specialist who cares and understands what it takes to get your car back on the road. As a Michigan Millers policyholder you are able to pick the repair shop with which you want to work. We work closely with your independent agent to handle the claim fairly, quickly and efficiently to keep inconvenience to a minimum.



For windshield or glass repair claims, Michigan Millers has a network of preferred vendors that will come to your home or place of business and complete repairs on site. In addition, Matrix Personal Auto includes coverage for rental reimbursement of \$20 per day, for 30 days on all private passenger vehicles with comprehensive coverage, at no additional premium. Increased limits for Rental Car Reimbursement are also available. If that's not enough, there is also optional protection available for Road Trouble Service that provides immediate emergency assistance if your car is disabled.

New flexible pricing to keep premiums under control

Michigan Millers Matrix Personal Auto has been designed with a multifaceted rating system to develop tailored premiums for each unique policyholder. Individuals and families can customize their policy to meet their exact needs. A broad array of coverage options, a multitude of discounts and superior claims service make this policy an exceptional value. Some coverage options and discounts include:

AVAILABLE COVERAGE:

No-Fault/Liability Coverage

- Bodily Injury
- Personal Injury Protection
- Uninsured and Underinsured Motorist
- Property Damage
- Property Protection Insurance
- Limited Property Damage (Mini Tort)
- Accidental Death (\$20,000 included)

Physical Damage Coverage

- Comprehensive
- Collision (Broad Form, Standard and Limited)
- Road Trouble Service (\$100 benefit for covered services)
- Rental Reimbursement (\$20 per day/30 days – Included on private passenger vehicles and motor homes with comprehensive coverage, excluding antiques. Extended limits are available)
- Loan/Lease
- Excess Sound/Audio Visual

Coverage is available at various limits and deductibles to allow you to customize the right coverage for the right price.

AVAILABLE DISCOUNTS:

- Multi Vehicle Discount
- Multi Policy Discount
- Family Discount
- Loyalty Discount
- Group Discount
 - Millers Advantage (Mature)
 - Professional
 - College/Alumni
 - Credit Union/Financial Institutions
- Paid-in-Full Discount
- Student Away at School Discount
- Safety Feature Discounts
- Anti-Lock Brakes
- Passive Restraints

Anti-Theft Discounts

- Active/Passive Alarms
- VIN Etching
- Homing Device