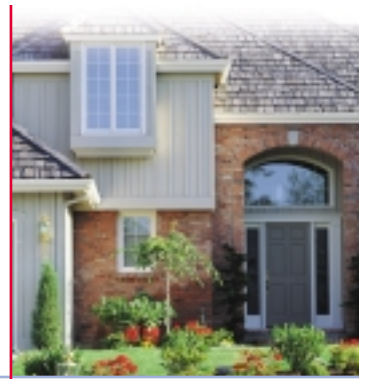


CITIZENS INSURANCE . . .



your group
auto & home
insurance program.

To: UAW-DaimlerChrysler Employee
RE: Group Insurance Program
Response #UAW

We understand that saving money isn't easy, so we've done our homework and found a program that could save you lots of *money and time!* We are excited to introduce to **UAW-DaimlerChrysler** employees a new voluntary employee-paid insurance program, available to you now.

This program offers employees special group rates* on your insurance and a convenient way to pay your monthly premium.

- **Who** — all eligible employees, their spouses and any unmarried dependents still living at home.
- **What** — a wide variety of coverages including auto, home, renters, boat, condominium, personal excess liability and many more.
- **When** — anytime throughout the year!
- **Where** — just go to the phone and in 15 minutes you'll have your free insurance quote (absolutely no obligation).
- **How** — through convenient Electronic Funds Transfer (EFT). You can have your premium automatically withdrawn from your checking or savings account in equal monthly installments throughout the policy period. **Traditional home billing is also available.**

We're sure you will find the program to be valuable. Call **1-800-345-5539**, or contact a local Citizens agent, to see what this program has to offer you. If you prefer, please visit **www.freedomadvantage.com** (also available through Dashboard Anywhere).

P.S. **Why** — Besides the special group rates, you may save even more through a variety of discounts!

* Availability of special group rates, products and discounts may vary by state. Policies for this program are primarily underwritten by the property and casualty affiliates of the Allmerica Financial Companies, which include The Hanover Insurance Company and Citizens Insurance Company of America.

Participation in this employee-paid insurance program is strictly voluntary. Moreover, the UAW and DaimlerChrysler Corporation are not responsible for the design, accuracy, effectiveness, or quality of the products or services offered nor do the product offerings imply an endorsement by the UAW and DaimlerChrysler Corporation. Sterling Insurance Agency, Inc. is the Broker of Record for this insurance program.

CITIZENS INSURANCE

GROUP AUTO & HOME



AUTO



HOME



BOAT

On The
Other Side

- How can I save money through the program?
- How can I save time through the program?
- What else does the program offer?



Citizens Insurance — Group Auto & Home, your employee-paid voluntary insurance program, was designed with you in mind. This unique program offers you the opportunity to *save money* with special group rates* on your auto, home and other selected types of personal insurance. Plus, you can *save time* by paying your premiums automatically. Citizens Insurance Company of America is the primary underwriter for this program.

CITIZENS INSURANCE COMPANY OF AMERICA

Citizens has been a trusted name in insurance since 1915, when it was the first company to offer auto insurance in Michigan. Today, Citizens underwrites and markets a wide range of property and casualty coverages for personal use — including auto, home, boat, renters and many more. Headquartered in Howell, MI, Citizens' branch operations and regional claims centers are dedicated to providing insurance of value along with fast, fair claims service, while maintaining an "Excellent" rating by industry analysts.

* Availability of special group rates, products and discounts may vary by state.

HOW CAN I SAVE MONEY THROUGH THE PROGRAM?

You have the opportunity to *save money* with special group rates on your auto, home and other personal insurance. You may also *save even more* with additional discounts, including: multi-car, multi-policy, new home, safe driver, nonsmoker, safety devices, and much, much more. *Call the number listed below to find out how much you may save!*

HOW CAN I SAVE TIME THROUGH THE PROGRAM?

You can *save time* by having your premiums automatically withdrawn, by Electronic Funds Transfer (EFT), from your checking or savings account in equal monthly installments throughout the policy term. EFT is a great budgeting tool that can save you even more money and time with

- **NO service charges** • **NO interest fees**
- **NO checks to write.** Plus, you will never have to worry about sending your insurance payment in on time. This is a great feature that definitely benefits you. **A home billing** payment plan is also available.**

Call 1-800-345-5539 today!

Monday - Friday, 8:00 AM to 8:00 PM;
Saturday, 10:00 AM to 2:00 PM (EST)

or contact a local Citizens agent

or visit www.freedomadvantage.com

(also available through Dashboard Anywhere)

Please reference Response #UAW.

To receive your **free, no-obligation** quote, simply have your current policies available when you call.

** Service fees may apply.

Policies for this program are primarily underwritten by Citizens Insurance Company of America.

CITIZENS INSURANCE



Auto • Home • Boat
I N S U R A N C E

WHAT ELSE DOES THE PROGRAM OFFER?

- ... Only program that supports union labor.
- ... Sterling Insurance Agency is organized under UAW Local 155.
- ... Along with automobile and homeowners insurance, the program also offers coverage for condominiums, renters, boats, motor homes, and personal excess liability.
- ... You can enroll *anytime* during the year by calling a Citizens Insurance representative.
- ... Countrywide claims service is accessible *24 hours a day, 7 days a week.*

Program Administered by



Your Local Citizens
unionized agent



Local 155