

 Please send the requested information

Discount Information – Auto Insurance Discounts

Why we're contacting you

MetLife Auto & Home is pleased to provide our valued customers with a wide variety of savings on auto insurance, ranging from safety device and driver improvement course discounts to reduced premiums for having MetLife life insurance or your home insured with us. We want to ensure you're receiving all the discounts you're eligible for, after all, as our customer you deserve it.

What you need to know

What Discounts am I Receiving Now?

Your Declarations Page details all of the discounts that currently apply to your policy. If you have a good student in the house or an anti-theft device in your car, you may already be saving on your auto premium. We want to be sure you are receiving all the savings which you are eligible for in your state, as discounts vary by state and other regulations. Please check with your MetLife Auto & Home representative, Independent Agent or our Customer Service Department to find out if you qualify for these discounts.

Available Discounts*

Rewards for Your Customer Loyalty

- **Auto Policy Plus (Multi-Policy)**

Add a Home Policy – Enjoy the convenience of dialing just one telephone number for all your insurance needs. As an added bonus, you'd save on the cost of your auto insurance. This is our way of saying "thank you" for your loyalty.

If you have a Life Policy – If you or your spouse, civil union partner or domestic partner have an annuity, individual life, individual disability or individual long-term care policy from MetLife®, or one of its US affiliates, you'd save again on the cost of your auto insurance.

MetRewards® and Superior Driver Discounts

If all drivers in your household maintain outstanding driving records, you will automatically receive a discount. What's more, the amount of the discount increases, depending on the number of years you are insured with us and the number of years a superior driving record is maintained. The savings for these discounts is applied to your premium for Bodily Injury Liability, Property Damage Liability, Medical Expense (or Personal Injury Protection, depending on your state), Comprehensive and Collision Coverages.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates, Warwick, RI.

What you need to know - continued

Discounts for Keeping You and Yours Safe

We applaud safe driving practices and reward our customers with valuable savings on your auto insurance premium. Take a look at the many ways we say "thanks" for driving safely, in addition to MetRewards[®] and our Superior Driving Discounts described above.

- **Defensive Driver Discount** - voluntarily enroll and successfully complete a motor vehicle accident prevention course approved by your state and you'll receive our Defensive Driver Discount. Just send us a copy of the course's certificate of completion when you're done. Because age and course requirements vary by state, please check with your MetLife Auto & Home representative, Independent Agent or our Customer Service Department for discount information in your state.
- **Safety Device Discount** - this discount gives you several saving options, depending upon the factory-installed safety systems in your vehicle. Discounts are available for airbags and antilock brakes.
- **Anti-theft Device Discount** - this discount is for vehicles equipped with disabling systems that are activated automatically when you turn off your ignition or that may be manually activated.

Note: Not all discounts apply to all writing companies and vary by state.

What you need to do

More Discounts and Ways to Save

- **Good Student Discount**

High school and full time college, junior college, vocational/technical student and graduates who maintain good grades are recognized with our Good Student Discount. To qualify, students must meet one of the following requirements:

- Maintain a "B" average or better.
- Maintain a 3.0 average or better in a 4-point system for all subjects combined.
- Be included on a "Dean's List" or "Honor Roll".

Please send us a copy of a report card, transcript, "Dean's List" or "Honor Roll" from the most recent school semester or proof of graduation with the required grade point average.

How to Add a Discount

If you find you qualify for a discount described here, but it's not listed on your Declarations Page, please see "How To Reach Us" in the front of your policy package for your choice of contact options. If no additional information is needed, you'll begin receiving the discount savings as of the date you notify us.

*Not available in every state. Please check with your representative, Independent Agent or our Customer Service Department if you qualify.