

Did you know that SMUD Employee Association members could save up to \$327.96 or more a year on auto insurance?



Savings of up to \$327.96 or more a year on auto insurance*
With a special 10% group discount and other discounts**



12-month Rate Guarantee
Unlike the six-month policies that some insurers offer



Help when you need it
With 24/7 Enhanced Emergency Roadside Assistance***



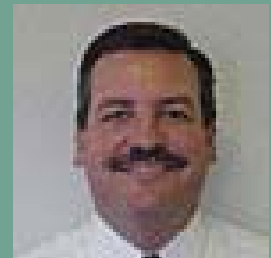
Added benefits for added security
Including Accident Forgiveness and optional Identity Theft Protection

Chances are, Liberty Mutual's Group Savings Plus program may be able to offer you more savings and benefits than your current auto and home insurance provider.

AUTO

HOME

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Responsibility. What's your policy?™



* Figure based on a March 2007 sample of auto policyholder savings when comparing their former premium with those of Liberty Mutual's group auto and home program. Individual premiums and savings will vary. **Discounts and credits are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ***Emergency Roadside Assistance Service applies to auto policyholders and is provided by Cross Country Motor Club of Boston, Inc., Boston, MA or through Cross Country Motor Club of California, Inc., Boston, MA. Accident Forgiveness coverage subject to terms and conditions of Liberty Mutual's underwriting guidelines and varies by state. Please consult a Liberty Mutual specialist for specific details. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA. A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. ©2007 Liberty Mutual Insurance Company. All Rights Reserved.