



March 2008

Dear NorthBridge Insured,

April 1, 2008 marks an important milestone for Massachusetts drivers. The auto insurance market will be deregulated for the first time in 30 years. While there has been much media speculation on this impending "managed competition", I want to let you know directly where the deregulation process stands today and what it means for you.

All automobile insurers currently writing business within Massachusetts have filed with the Department of Insurance the new rates they will offer drivers as of April 1. These filings make it clear that good drivers should see considerable savings. In addition, many Massachusetts carriers are offering new discounts and coverage enhancements.

Each of our carriers has filed for rate reductions and has developed coverage enhancements previously unavailable. We will be working on your behalf with each of our markets to determine the best value and coverages for you. This is something that we do for all our other lines of business and I assure you that we will provide the same professional care in placing your private passenger auto insurance.

There is nothing that you need to do right now to prepare for deregulation. You will be hearing from us regarding your renewal in the weeks and months ahead. I believe that a competitively priced policy is a good value only if it comes from a financially strong carrier that provides strong coverage and excellent service for your money. That is our goal for you!

All of us at NorthBridge Insurance appreciate your business and look forward to continuing to service your insurance needs.

Please feel free to call me if you have any questions.

Regards,

Carol F. Wilson, CIC
President