

Date: November 12, 2002

Service Centers: Aurora

States: Illinois

To: All agents and district managers

Subject: COD Plus Program

In March of 2001 Farmers Group of Companies launched the COD Consolidator program in Illinois. The program has been a tremendous success. The program has since grown and taken on a new name – COD Plus. COD Plus better communicates what the program is all about: COD “Plus” a whole lot more.

The COD Plus program provides Farmers policyholders and claimants with superior service, resulting increased customer satisfaction and policyholder retention. Gerber Auto Collision & Glass is the COD Plus provider in Northern Illinois with 13 locations:

Aurora-Naperville	Buffalo Grove	Chicago	Crystal Lake
Downers Grove	Elmhurst	Oak Lawn	Rockford-Loves Park
Roselle	Round Lake	Schaumburg	Skokie
South Holland			

When the COD Plus Program is selected the agent can immediately “warm transfer” the customer to Gerber’s Customer Response Center via a dedicated toll-free telephone number. **866.773.0245**. Gerber will coordinate free pick-up or tow of the customer’s vehicle as well as rental delivery, if needed. After the estimate is written, Gerber will review the damages with the customer and provide a guaranteed delivery date. If the repairs are not completed by the given date, Gerber will pay all incremental rental charges incurred. When repairs are completed, Gerber will offer to deliver the customer’s vehicle back to their home or office and has the ability to pick up the rental car and return it to the rental branch, eliminating this step for our customer. Finally, COD Plus has the same National Lifetime Repair Warranty offered by all Circle of Dependability shops.

It is important to offer the COD Plus Program and Gerber to every customer! The COD Plus Program has been in place since March of 2001 and has proven to provide our customers with high quality repairs, reduced severity, shortened repair cycle times, and improved customer satisfaction. This is supported by Gerber’s combined Customer Service Index rating of 96.5% within the area of customer service and quality of repair. The program also includes part and volume discounts that assist in reducing claims expenses.

If you have any questions or need further information, please feel free to contact any member of the COD team in your local claims office.