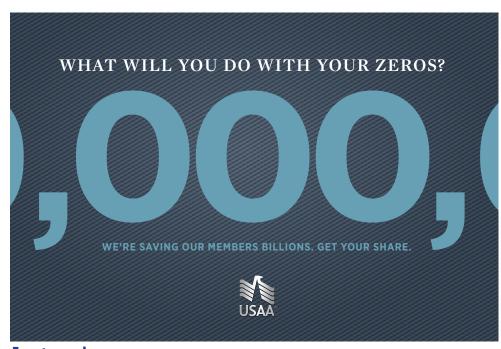
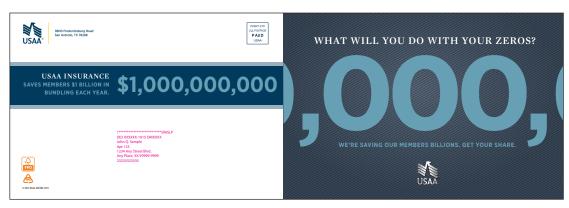
CONCEPT 3: "Zeros" 6 x 9 Bifold with step-cut insert

Outer wrap gives prominence to the \$1 billion savings.
Insert provides benefits of the individual insurance products. (For Auto members, the 2nd spread provides switching messaging.)

Primary message:
What will you do with the money you save?



Front panel







TOU HAVE ALERANT EXENSED THESE NAVINCS.

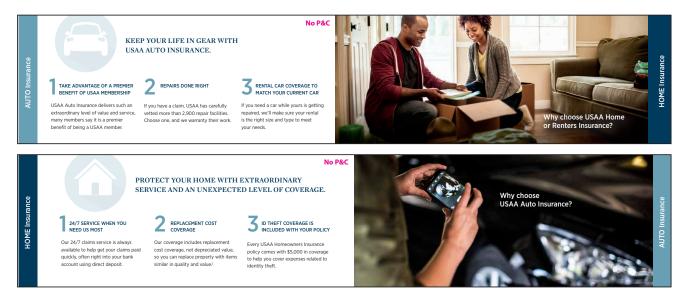
29 SHAWAN AND RESPONDED TO THESE NAVINCS.

From Injury and Annual Conference of the Conference of



Inside panel

No P&C



With Auto

