

Erie Insurance offers a broad range of services to meet your personal insurance needs, including auto, boat and a variety of home and tenant insurance policies. ERIE also offers a variety of business insurance products to meet the needs of both small and large businesses. Erie Family Life Insurance offers a complete line of products to meet individual and business life insurance needs. Your ERIE Agent can offer you practical guidance and answer any questions you may have before you buy. ERIE embraces the principle of "equal professional service." That means that every applicant, Customer and claimant receives the high caliber service that is our hallmark. ERIE does not tolerate unlawful discrimination, and we expect our Agents to adhere strictly to that nondiscriminatory philosophy as well. ERIE assesses each risk on its own merits and relies on objective underwriting criteria designed to evaluate the nature and extent of each risk. ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed to operate in all states. Not all products are offered in all states. Go to erieinsurance.com for company licensure and territory information. Equal opportunity insurer. **This brochure is not an insurance policy.** The policy contains the specific details of the coverages, conditions, and exclusions. **Nothing in this advertisement constitutes an offer of insurance. It is only intended to provide a general description of coverage offered.** Eligibility for insurance coverage will be determined at the time of application, based upon applicable underwriting guidelines and rules in effect at that time. The insurance products referenced in this advertisement are in effect as of October, 2012 and may be changed at any time. All insurance products are subject to terms, conditions and exclusions not described in this advertisement.

ERIE's Direct Repair Program



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Above all in SERVICE™

ERIE's Direct Repair Program



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When your car is damaged, you probably already know that you can rely on Erie Insurance for expert claims handling. But did you also know that you can rely on our Direct Repair Program (DRP), a trusted network of more than 1,500 independent auto repair shops and dealerships that meet rigorous standards for quality and service?

While you're free to use any auto repair shop of your choosing, ERIE's Direct Repair Program has lots of advantages worth considering.

Advantages of the DRP

Research* shows that Customers who use DRP shops rate their overall claims experience especially high. Some of the reasons why include:

- **Assurance of quality workmanship**

Each shop must meet a set of rigorous standards.

ERIE re-inspects shops on a regular basis to ensure continued compliance.

- **Convenience**

No need for a claims representative to do an estimate of damages to your vehicle.

DRP shops provide estimates, schedule repairs and send the bill directly to ERIE.

DRP shops coordinate the rental car process, including Customer pick-up at the DRP shop.

- **Fewer delays and shorter rental car durations**

- **Guaranteed satisfaction**

Shops are required to provide a computerized estimate and explain the estimate and repair process.

An ERIE material damage adjuster monitors the repairs and the rental car process.

Lifetime guarantee on workmanship; one year or more warranty on parts.

Using the ERIE DRP

Your ERIE Agent can help you locate a DRP shop in your area. Or, you can also visit the "Find an Auto Repair Shop" tool at erieinsurance.com. To access it, click on "Auto Insurance" and then "Claims."

Once you find a shop, you'll need to call it directly to schedule an appointment. The shop will later take care of billing ERIE for the portion of the covered repair.

The ERIE DRP includes more than 1,500 independent auto repair shops and dealerships.

ERIE DRP Customers receive a written lifetime guaranty on all workmanship.

The ERIE DRP is a one-stop shop for estimates, repair scheduling, repair work and billing.

* J.D. Power and Associates 2011 U.S. Auto Claims Satisfaction StudySM