



Auto and Home Voluntary Benefits



## Exclusive savings. Exceptional service. It's that simple.

Why is Liberty Mutual's Voluntary Benefits Program #1 in the Affinity market? The answer is simple: ease of implementation for you and exceptional value for your employees. We understand the demands on your time and budget. With Liberty Mutual, you can depend on a dedicated management team, turn-key operations, and custom communications—at no additional cost or administrative burden. We also know that your employees are looking for the right protection at a fair price. That's why we offer them quality auto and home coverage, expert advice, and caring service—all at exclusive group savings.

# A program that benefits you and your employees

## Benefits for your company

- Simple and convenient implementation
- No out-of-pocket costs
- A dedicated account team that handles the administration, communication, and servicing
- Custom communications, enrollment program, and materials
- Optional value-added educational seminars

## Why Liberty Mutual?

- The No. 1 sponsored auto and home voluntary benefits program in the industry, offering insurance in all 50 states
- A global, diversified Fortune 100 corporation and the third-largest P&C company in the U.S. based on 2011 net written premium as of 2011
- More than 7,400 participating companies in our voluntary benefits program
- 94% of policyholders intend to repurchase insurance with Liberty Mutual
- 91% of policyholders would recommend Liberty Mutual
- 94% of policyholders profess overall satisfaction with Liberty Mutual

Source: Liberty Mutual, 2011 Customer Survey

## Benefits for your employees

- Exclusive Group Savings — up to 10% off insurance, with an average savings of \$343.90<sup>1</sup>
- Quality auto and home coverage, with rates guaranteed for 12 months<sup>2</sup>
- 24-Hour Claims Assistance, After-Hours Policy Service, and 24-Hour Emergency Home Repair Services
- Personalized service or available on-site, at local offices, by phone
- Convenient payment options: payroll deduction<sup>3</sup>, automatic withdrawal from a bank account, recurring credit card payments, or direct billing
- No down payment or fees with payroll deduction

## 2 convenient ways to enroll...including the most preferred: a local agent

Purchasing with a local agent has always been and still remains the preferred method for buying insurance. No other carrier offers your employees not only this option but also the choice to enroll through one of our national call centers. These service channels allow us to write more business than any of our competitors.

For more information contact your local agent.

<sup>1</sup>Average savings figure based on a February 2011 national sample comparing premium of those in Liberty Mutual's group auto and home program with premium of prior carrier. Individual savings and premiums will vary. Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

<sup>2</sup>Arkansas auto rates guaranteed for six months

<sup>3</sup>For employer groups of 100+ employees.

Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley St., Boston, MA.

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