

Liberty Mutual Auto & Home Voluntary Benefits



Name of Client
Presented By:
Date



About Liberty Mutual

- Private provider of personal automobile, homeowners, workers compensation, general liability, commercial auto, business property, group disability, life and international insurance products and services
- Employs approximately 50,000 people in more than 900 offices throughout the world
- \$120.1 billion in consolidated assets and \$36.9 billion in annual consolidated revenue as of 2012
- Fortune 100 ranking
- J.D. Power and Associates Call Center Certification - 2011
- Products available in all 50 states
- Headquartered in Boston

Experience the Best.

- 3rd largest property and casualty insurer in the US based on 2011 net written premium
- 15,000+ affinity relationships: employee voluntary benefits programs, alumni associations, professional associations and credit unions
- Over 80% of all Liberty Mutual's new personal insurance business comes from affinity groups.
- Most sponsored auto and home voluntary benefit program in the country with more than 7,500 participating companies

A better way to buy insurance.

A full Suite of insurance products your employees need ...

- Auto, Home, Condo, Renters
- Personal Liability / Umbrella
- Identity Fraud Expense
- Watercraft
- Motorcycle, Recreational Vehicles

A better way to buy insurance.

...at a price they'll really like

Employees could save hundreds of dollars on their auto and home insurance with our exclusive group savings, as well as many other discounts

The right thing to do. With the right insurer.

Benefits for you

- No hassle
- No direct costs
- Support - Initial and Ongoing

The result

- Greater employee satisfaction that helps you attract and retain valuable employees
- More time for you to focus on employee recruitment, retention, and development

Assistance and guidance every step of the way

Easy coordination & administration

- Simple and Customized enrollment program
- Marketing materials
- A dedicated account manager
- 12-Month Rate Guarantee
- Billing specialists and seamless payroll deduction
- Results reviews

Your success is our priority.

Marketing support

Whatever your participation goal, our marketing initiatives can help you reach it.

- On-site representation
- E-mail announcements and reminders
- Co-branded website
- Tele-enrollment meetings
- Direct mail
- Electronic ads
- Newsletter content

Happy employees are better employees



Auto & Home Voluntary Benefits

Savings.

Substantial discounts & savings

- Employer group savings
- Home discounts
- Auto discounts
- Multi-policy discount

Convenience.

In addition to simplifying the insurance process by offering 12-month policies with rate guarantees, we also offer:

Easy to enroll & obtain a quote

- Local agent
- Onsite rep
- Phone
- Internet

Convenient payment options

- Payroll deduction
- Electronic funds transfer (EFT)
- Internet
- Recurring credit card
- Direct billing

Payroll Deduction

- **Convenient, value added option for your employees**
 - No down payment
 - No billing fees
 - No monthly checks to write
- **No cost to employer with little added administration**
 - Take requested deductions as part of regular payroll cycle
 - Forward Liberty information on deductions taken
 - Wire funds to Liberty's bank
- **Liberty has One of the industry's most flexible billing applications**
 - Paper bill or electronic file
 - Data formats are non-proprietary and customizable
 - No reliance on Social Security Number
- **Liberty handles all service and coverage questions**
- **Higher participation = successful value added benefit**

A track record of customer satisfaction.

- 94% of policyholders intend to renew
- 91% of policyholders would recommend us to a friend
- 94% overall satisfaction with Liberty Mutual
- Local sales reps draw 96% satisfaction rate from customers

Based upon a 2011 survey of customers participating in Liberty Mutual's AUTO & HOME Voluntary Benefits program.

Personal Attention

Your employees manage their insurance needs on their own time

- On-site sales presence
- 350 local offices
- Over 2,200 local field sales representatives
- 2 call centers
- Customized client website

Engaging employees and bringing safety to life.

Educational seminars*

- Car Insurance 101
- Homeowners Insurance 101
- Protect Yourself from Identity Fraud
- Smart Start to Auto Safety
- Top Tips for Driving Safety
- The Benefits of Personal Liability Protection
- Catastrophe Preparedness
- Home Fire Safety

** Not available in all states*

Engaging employees and bringing safety to life.

Onsite Events

- Fingerprinting – Child Identification
- SADD/Teen Driving
- Benefit Fairs
- Take Child to Work Day
- Consulting Days

**We're available for your employees –
before and after a loss.**



Auto & Home Voluntary Benefits



Ongoing Policy Assistance.

For any questions surrounding enrollment, changes to existing policies or policy coverages and rates:

Extended customer service hours

- Monday – Saturday: 7:00 a.m. – 11:00 p.m. EST
- Sundays: 9:00 a.m. – 7:00 p.m. EST

If a claim should occur...

- 24-Hour claims reporting
 - Phone or Internet options
- Prompt Appraisals and Estimates
- Over 1,700 Total Liberty Care Facilities
- 24-Hour emergency repair for home customers
- Voluntary contractor network program*
- Voluntary personal contents replacement program

**Available in most States*

The Benefits of Choosing Liberty Mutual.

Available Features	Liberty Mutual
Employee Parking Guard	✓
Better Car Replacement	✓
New Car Replacement	✓
Unlimited towing	✓
Unlimited rental	✓
Emergency roadside assistance	✓
12-month rate guarantee	✓
Civil union treatment	✓
Accident forgiveness	✓
New customer accident forgiveness	✓

Proven Choice For Leading Companies



And its not just about the products and services...

“I’m always looking for ways to expand the offering that we provide to our employees at Oracle. The Liberty Mutual program has been an excellent addition and has expanded the comprehensive offering that we provide.”

- Rhonda Davidson, Senior Benefits Manager, Oracle Corporation

None of the hassles. All of the benefits.

Put Liberty Mutual's Auto & Home Voluntary Benefit to work for your business – and your employees.



It's one of the easiest business decisions you'll ever make.

Auto & Home Voluntary Benefits

