

AUTO AND HOME VOLUNTARY BENEFITS



Special savings. Exceptional service.

Why is **Liberty Mutual's Auto and Home Voluntary Benefits Program** the one employers recommend most¹? 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, turnkey operations, and customized 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 special group savings.



**LIBERTY
STANDS
WITH YOU™**



A Program With Unparalleled Value

Liberty Mutual's Auto and Home Voluntary Benefits Program offers outstanding value for your employees. At the same time, it also helps strengthen your benefits package.

Benefits for you

Simple and convenient implementation

No out-of-pocket costs

A dedicated account management team

Optional value-added educational seminars, such as Car Insurance 101 and Identity Theft

Benefits for your employees

Quality auto and home coverage, expert advice, and personalized service at a fair price

Easy enrollment and choice of payment options

No down payment or fees with payroll deduction²

Rates guaranteed for 12 months³, and special savings in most states⁴

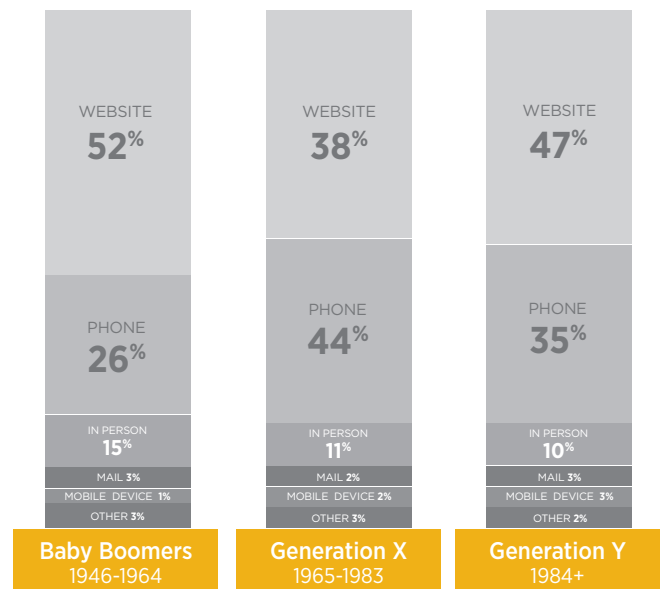
We do business the way your employees do business

Liberty Mutual is distinguished by our multidistribution approach to sales and service, with a strong local, call center, and online presence available to meet all of your employees' needs.

Sales and service for all generations of employees

- Sales Representatives available for face-to-face consultation in more than 270 sales offices
- Seven national sales and service call centers
- Online quoting, applications, and purchases, as well as online eService for managing accounts, requesting changes, paying bills, filing claims, and going paperless

Preferred insurance purchasing channel⁵



Every generation has a unique preference for purchasing insurance. We support them all.

To learn more, call 855-511-8096 or visit www.libertymutualgroup.com/voluntary-benefits

Contact me to learn more

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¹Based on Liberty Mutual Insurance survey of active employer clients, conducted 2016. ²Affinity employer groups of 100+ members only. ³Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm change in underwriting risk that impacts policy premium. ⁴Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. ⁵ComSource 2015, Online Auto Insurance Survey.

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