

YOU'LL BE HAPPY. YOUR EMPLOYEES WILL BE HAPPY. THAT'S A WHOLE LOT OF HAPPY.

With Liberty Mutual Insurance's Auto and Home Voluntary Benefits Program, your employees will be happy with quality insurance coverage plus exclusive group savings. And for you, happiness is a simple, easy-to-implement program with no out-of-pocket costs for your organization. Let us show you why over 9,600 U.S. employers have chosen to add this program to their benefits package.

BENEFITS FOR YOUR EMPLOYEES

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

Multiple enrollment and payment options

No down payment or fees with payroll deduction¹

Rates guaranteed for 12 months, and special savings in most states²

BENEFITS FOR YOU

Simple and convenient implementation

No out-of-pocket costs

A dedicated account management team

Optional value-added education seminars that support employee financial literacy, such as Car Insurance 101 and How to Avoid Identity Theft



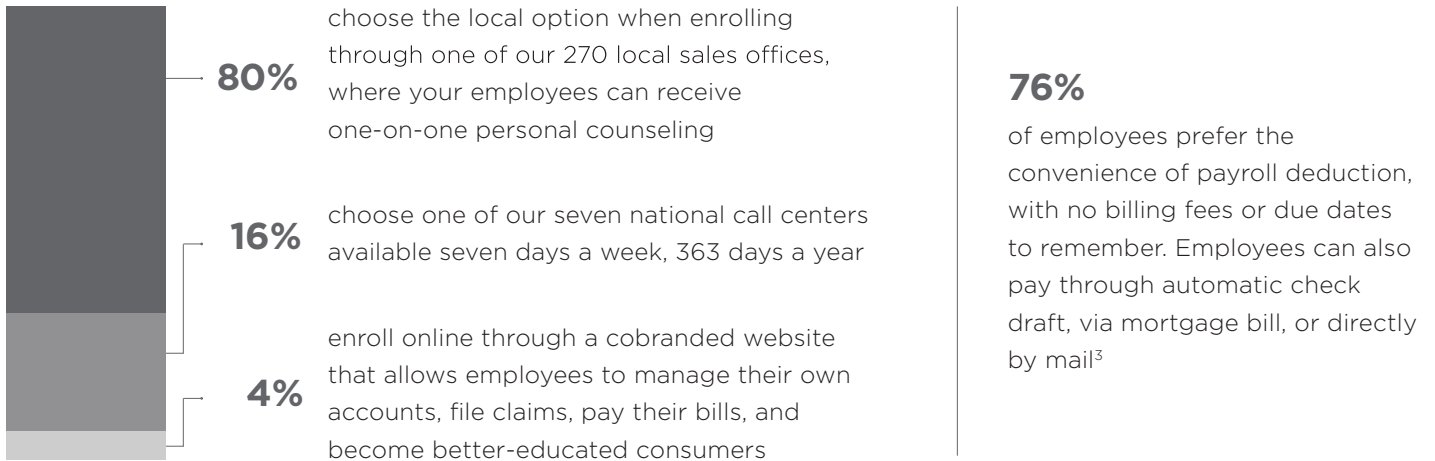
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A Program that Delivers What Employees Want and Need

Liberty Mutual's Auto and Home Voluntary Benefits Program has virtually universal appeal. If your employees own or rent a home or car, they can benefit from this program. At the same time, it's a solid way to help your employees achieve financial wellness while strengthening your company's benefits package.

Employee-Preferred Options



Employer Preferred Partner

75th on the Fortune 100 list of U.S. companies ⁴	#1 Voluntary Auto and Home Insurance Program in the country, with over 9,600 employer partners nationwide ⁶
3rd largest Property & Casualty insurer in U.S. ⁵	

Let us show you what kind of program we can build for your company.
To learn more, call 855-511-8096 or visit www.libertymutualgroup.com/employers

Contact me to learn more

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¹Affinity employer groups of 100+ members only. ²Your 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. ³Source: ©2016 Eastbridge Consulting Group, Inc. ⁴Reflects the 2016 adoption of the Financial Accounting Standards Board-issued Accounting Standards Update 2015-03, Imputation of Interest (Accounting Standards Codification 835). ⁵Source: SNL Financial. A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. ⁶Based on a Liberty Mutual Insurance survey of active employer clients, conducted 2016.

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