

HELP YOUR EMPLOYEES BE FINANCIALLY PREPARED FOR THE UNEXPECTED

Today's workforce is complex, which makes voluntary benefits especially important. While auto and home insurance may not be top of mind for your benefits program, these coverages provide more options for your employees to improve their financial wellness. Time to consider?



After medical, auto and home insurances rank among the top 5 must-have benefits for employees.¹

Employees saved an average of \$562 on auto insurance when they switched to Farmers Insurance GroupSelect.²

Just like medical, premiums and out-of-pocket expenses for auto and home insurance are going up. From auto accidents to natural disasters, there has been an increase in the severity and frequency of incidents. And without the right coverage, an accident or storm can be devastating to your employees' financial wellbeing. With Farmers GroupSelectSM, you can give your employees access to the protection they need to stay prepared for the unexpected. And the support they need to get back on track.

Personalized protection for the right fit

Everyone has different needs at different stages of life. That's why we offer a wide range of products and services — providing the flexibility for your employees to choose what's right for them.



- Auto
- Home
- RV
- Renters
- Flood*
- Condo
- Boats
- Landlord's rental dwelling
- Personal excess liability protection

Valuable savings on coverages employees need

Finding more money within a monthly budget to get the right benefits can be challenging for most employees. By offering auto and home through your group benefits program, you can give them access to valuable group discounts. And when employees save on coverage they already have, it gives them more options to get the right protection. Best of all, our simple, convenient solutions, like automatic payment deductions, help them balance their monthly budget.

Industry-leading features that give employees confidence

Sometimes, things go wrong. Homes or vehicles get damaged and your employees need help getting back on track. Our product advantages can help put things right for your employees:

- **Replacement cost coverages for homes and new vehicles** help employees rebuild at today's cost or repair/replace a new vehicle in case of a total loss³
- **Replacement costs for special parts** helps them with repair or replacement of certain parts, regardless of their wear and tear at the time of the accident⁴
- **Multi-policy advantages** offer the convenience of one common effective date for both auto and home policies
- **Safe driving benefit** rewards employees with \$50 for every year of claim-free driving for up to five years. Employees can use that money to pay for their deductible⁵

Value-added services for peace of mind

We understand that recovering from a loss can take time. That's why we offer value-added programs — like prevention tips, auto repair shops, contractor references and identity protection services — to help your employees move forward with confidence. All these money-saving services are provided at no cost to you or your employees.

Get expert guidance for confident decisions — for your company and your employees.

*Insurance provided through the National Flood Insurance Program (NFIP) is managed by the federal government, so no group discount is available.

¹MetLife's 18th Annual U.S. Employee Benefit Trends Study 2020. Respondents included employees of Employer groups.

²Based on the average nationwide annual savings in 2020 reported by new customers who called our employer and affinity call center, switched their auto insurance to an insurance policy issued through our employer or affinity program, and realized savings. Potential savings vary by customer and may vary by state and product.

³See policy for restrictions for more details. Not available in all states. Deductible applies.

⁴Not available in NC. See policy for restrictions. Deductible applies.

⁵Not available in all states. NY drivers must pay a state-required minimum deductible before using this benefit. Benefit can be earned for up to 5 years. Depending on your policy form, the benefit could be up to \$250 or \$500.

Availability of products and features are based on Farmers Insurance GroupSelect guidelines, group size, underwriting and state requirements.

Advertisement produced on behalf of the following specific insurers and seeking to obtain business for insurance underwritten by Farmers Property and Casualty Insurance (a MA & MN licensee) and certain of its affiliates: Economy Fire & Casualty Company, Economy Premier Assurance Company, Economy Preferred Insurance Company, Farmers Casualty Insurance Company (a MN licensee), Farmers Direct Property and Casualty Insurance Company (CA Certificate of Authority: 6730; Warwick, RI), Farmers Group Property and Casualty Insurance Company (CA COA: 6393; Warwick, RI), or Farmers Lloyds Insurance Company of Texas, all with administrative home offices at 700 Quaker Lane, Warwick, RI 02886. Company names approved in domiciliary states; approval pending non-domiciliary states. Coverage, rates, discounts, and policy features vary by state and product and are available in most states to those who qualify. Policies have exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, contact your local representative or the company.



Service your employees can count on

Your employees can rely on us for easy, expert service from start to finish.

Convenient options — call-center, local agents, online, or mobile app — for your employees to buy and manage their coverage. And, since our auto and home program is offered year-round, your employees can buy coverage when the time is right for them.

Professional claims experts are available any time — 24 hours a day, 7 days a week — to support your employees in their time of need.

Simple and easy for you

Our people, processes and tools make it easy to add auto and home to your benefits program. We provide:

Engaging enrollment with our proven communications strategy. And we take care of it all — including communication costs — so that there's little or no work for you.

Seamless, simplified implementation with a service model built to deliver an efficient, flexible, and streamlined experience across all Farmers GroupSelect products. We focus on making benefits easier so you can focus on the people who make your business successful.