



# 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 benefit program, these products provide more options for your employees to help improve their financial wellness. Time to consider?



**Employees saved an average of \$579 on auto insurance when they switched to Farmers GroupSelect.<sup>1</sup>**

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. Without coverage, an accident or storm can be devastating to your employees' financial wellbeing. With Farmers GroupSelect, you can give your employees access to insurance they may need to stay prepared for the unexpected. And the support they need to get back on track.

## Insurance that can be customized to fit one's needs

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

- Condo

- Home

- Boat

- RV

- Landlord's rental dwelling



- Renter's

- Flood\*

- Personal excess liability protection

## Valuable savings on insurance employees may need

Finding more money within a monthly budget to choose voluntary benefits can be challenging for most employees. By offering access to discounted auto and home insurance as part of your group benefit program, you can give them access to valuable group discounts. When employees could save on insurance they have already decided they need, it gives them more options to choose protection that is right for them. Best of all, our simple, convenient solutions like payroll deduction help them balance their monthly budgets.

## 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 loss<sup>2</sup>
- **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 accident<sup>3</sup>
- **Multi-policy advantages** offer the convenience of one common effective date and payroll deduction 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 deductibles<sup>4</sup>

## Value-added services

We understand that recovering from a loss can take time. That's why we offer value-added programs — like prevention tips, an optional auto-repair shop network, 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 professional guidance for confident decisions — for your company and your employees.

\*Farmers GroupSelect participates in the National Flood Insurance Program (NFIP) managed by the federal government.

<sup>1</sup>Savings based on the average nationwide annual savings in 2021 reported by new customers who called the Farmers GroupSelect<sup>SM</sup> employee and affinity member call center, switched their insurance to a Farmers<sup>®</sup> branded insurance policy issued through the Farmers GroupSelect employee or affinity member program, and realized savings. Potential savings vary by customer and may vary by state and product. Statistics do not reflect sales of products sold on Agent360<sup>SM</sup>.

<sup>2</sup>See policy for restrictions for more details. Not available in all states. Deductible applies.

<sup>3</sup>Not available in NC. See policy for restrictions. Deductible applies.

<sup>4</sup>Not 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 the policy form, the benefit could be up to \$250 or \$500.

## 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, on-line, or mobile app — for your employees to buy and manage their coverage. Additionally, since our auto and home program is offered year-round, your employees can buy coverage when the time is right for them.

**Claim professionals** are available any time — 24 hours a day, 7 days a week — to support your employees in their times of need.

## Simple and easy for you

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

**Engaging application processes** 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.

