



Auto and Home Insurance

All auto and home insurance companies are NOT the same.

MetLife® Auto & Home makes it easier for you to increase the value of employee benefit packages.

Most of your employees need property and casualty insurance. By offering access to MetLife® Auto & Home's group insurance program, you can complement your existing benefits and make your overall package more competitive. MetLife Auto & Home's group insurance program can help give your company the edge it needs to attract and retain key employees.

Voluntary Benefit. Because employees assume the cost of coverage, it allows you to enhance your benefits offering at minimal expense.

A wide range of property and liability protection.

MetLife Auto & Home offers many types of policies* including:

- Auto
- Boat
- Recreational Vehicle
- Landlord's Rental Dwelling
- Renters
- Home
- Condo
- Mobile Home
- Personal Excess Liability ("Umbrella")

Unique Product Features that differentiate us from the competition: ¹

- Replacement Cost for Total Losses ✓
- Enhanced Coverage on Rental Car Damage ✓
- Lease/Loan Gap Coverage ✓
- Driver Improvement Course Discount and Teen Driver Program ✓
- Replacement Plus and Replacement Cost on Contents ✓

We work hard to satisfy employees.

MetLife Auto & Home's group insurance program is a benefit designed to meet diverse employee needs.

Special Discounted Rates. In addition to special group rates, there are other discounts* that could allow qualified employees to further increase their savings. These discounts include Multi-Car, Good Student, Employment Tenure, Security System, Safety Devices, New Home, Mature Homeowner, and more.

Convenience and Savings. Payroll deduction provides an additional discount* and makes payment easy. There are no checks to write or service fees.

Superior Service. At MetLife Auto & Home, we're always there when you need us. Our Claim Department is available 24-hours, 7-days-a-week, for claim reporting. MetLife Auto & Home's drive-in claim centers, and countrywide Guaranteed

Repair Program, with over 3,600 participating facilities, are available for convenient and professional claim service. All questions regarding application processing, claims, and coverage can be answered by calling a single toll-free number—the MetLife Benefits Line.

Easy Application Options. MetLife Auto & Home's group insurance program offers you phone, Internet and on-site application options. We help employers by giving their employees the tools to understand and apply for coverage with MetLife Auto & Home.

Portability. Employees who retire or move on to other jobs have the option of continuing their coverage.*

*Available in most states to those who qualify.

Award-Winning Education and Best in Class Benefits

MetLife Auto & Home's web site was ranked in the top 3 for content and technology versus 284 of our competitors' web sites.²

42 of the 2002 Fortune 100 Companies offer Group Insurance from MetLife Auto & Home to their employees.

For the fifth year in a row MetLife Auto & Home was ranked #1 in the group auto and home market.³

MetLife® Voluntary Benefits



www.metlife.com/business

1-877-METBtoB

1-877-638-2862

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1. Subject to state availability and policy form. 2. Source: kasina, Top 20 Web Site - Property and Casualty Insurance, March 2001. 3. According to 1998, 1999, 2000, 2001, & 2002 IBIS Study.

Coverage, underwritten by MetLife Auto & Home, is available in most states to those who qualify. In some instances, special arrangements for coverage have been made with other carriers. In Texas, real property policies are provided by Metropolitan Lloyds Insurance Company of Texas, Irving, TX. In Texas, auto policies are provided by either Metropolitan Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, all of Warwick, RI, or Liberty County Mutual Insurance Company, Irving, TX, through an arrangement with Metropolitan Property and Casualty Insurance Company. MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its Affiliates, Warwick, RI.

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