

# Q&A

## MetLife

### Case Western Reserve University Employees: Learn More about MetLife Auto & Home's group insurance program

#### Question:

What is MetLife Auto & Home's group insurance program?

#### Answer:

MetLife Auto & Home's group insurance program is available to you as a voluntary benefit made available by your employer. As part of the program, you have access to value-added features and benefits, including special group discounts on auto and home\* insurance, as well as a variety of other insurance policies. You can take advantage of this benefit, which is specifically designed to potentially save you money.

#### Question:

What types of policies are available through the program?

#### Answer:

In addition to auto and homeowners, we offer a variety of other insurance policies to meet your diverse needs, including:

- Personal Excess Liability
- Boat
- Condo
- Motor Home
- Recreational Vehicle
- Renter's

#### Question:

What are the benefits of MetLife Auto & Home's group program?

#### Answer:

Because you belong to a participating group you could receive hundreds of dollars\*\* in savings, in addition to a group discount of up to [15%] off your policy. You can also save more with our superior driver discount. And with MetLife Auto & Home you may apply for coverage at any time, so we'll help you make the switch quickly and easily.



## Question:

How do I pay for my policy premiums?

## Answer:

Because this is a voluntary benefit program, we offer a variety of flexible payment options to make paying for your insurance easier:

- Earn a discount when you pay your premium through automatic payroll deduction/bank account deduction
- Select direct billing as your preferred payment option, or
- Use your favorite credit card and you may earn valuable membership reward points\*\*\*

## Question:

How can I obtain more information about the program? How can I compare my current insurance with what's available from MetLife Auto & Home?

## Answer:

For additional information about MetLife Auto & Home's group program, including an insurance review and free quotes, call 1 800 GET-MET 8 (1-800-438-6388). When you call, you will speak with an insurance consultant who can give you all the information you need. If you choose, you can even apply for coverage while you are on the phone. Representatives are available Monday through Thursday from 8 am to 11 pm, Friday from 8 am to 10 pm, and Saturday from 9 am to 5 pm Eastern Standard/ Daylight Time. To make the most accurate comparisons, please have your current policies with you when you call.

## Question:

If I have questions about the program or problems with my coverage, should I contact my human resources department?

## Answer:

No. All questions or concerns regarding the program should be directed to an insurance consultant at 1 800 GET-MET 8 (1-800-438-6388).

[\* Home insurance is not part of MetLife Auto & Home's benefit offering in Florida.]

\*\* You could experience savings similar to our other customers. The average \$312 reported savings are based on an annualized average savings where customers provided their prior auto insurance premiums and prior carriers at the time of their original quotes (between 1/10 and 12/10) and where the MetLife Auto & Home written auto premium amount resulted in prices less than the disclosed prior carrier's premium. SOURCE: MetLife Auto & Home internal research (2011).

\*\*\* Use of credit/debit card is optional. The same insurance is available regardless of the method of payment. Payments may be made by cash, check or by credit/debit card. Reward points are not underwritten or funded by MetLife Auto & Home.

† MetLife Auto & Home internal research (2011) based on market share data from A.M. Best Company.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company and Metropolitan Lloyds Insurance Company of Texas, all with administrative home offices in Warwick, RI. Coverage, rates and discounts are available in most states to those who qualify. Met P&C, © MetCas(SM) and MetGen(SM) are licensed in state of Minnesota.

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## Question:

What if I needed to make a change to my policy or report a claim?

## Answer:

You can receive quotes, ask questions, make changes to your policy, and report claims by calling one easy-to-remember number — 1 800 GET-MET 8 (1-800-438-6388). If you altered your policy in a way that required a change to the amount of your payroll deduction, you would not need to contact your human resources department. MetLife Auto & Home would take care of the adjustment automatically. Claims may be reported 24 hours a day, 7 days a week.

## Question:

What if I left my company or retired?

## Answer:

Whether you retired or terminated employment with your company, you'd always have the option to continue your coverage without interruption. Retirees remain eligible for the group discounts. For the payment of premiums, payroll deduction is no longer an option, so most people convert to ExpressIt® (monthly bank account deduction), because it offers similar features. Of course, other billing options are also available.

## Question:

Why should I switch to MetLife Auto & Home?

## Answer:

As the leading provider of employer-sponsored group property and casualty insurance,† MetLife Auto & Home makes it easier by working with your company to provide you with special savings, outstanding customer service, and a full suite of products to meet your diverse insurance needs. See how simple it is to switch.



# MetLife

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