

TruStage[®] Auto & Home Insurance Program Liberty Mutual



Why we selected Liberty Mutual

Liberty Mutual Insurance is one of the country's top ten personal lines carriers. They're a provider that delivers:

A members-first culture

Liberty Mutual Insurance has a reputation for understanding and supporting the credit union way of doing business and taking a member-centric approach to products and services.

Financial stability

With over a century in the insurance business – and excellent financial ratings – Liberty Mutual Insurance is a provider members can count on for timely claims service and payments.

Seamless, multi-channel service

Liberty Mutual Insurance offers the channels members demand: phone, online, and face-to-face reps that work directly in your credit union for those who qualify. Your members' preferences for researching and buying insurance are constantly changing, and with TruStage and Liberty Mutual, you can count on both companies to evolve with your members.

How this relationship benefits credit unions

Bottom line results

In 2016, the property and casualty relationship with Liberty Mutual Insurance helped credit unions generate more than \$16 million in non-interest income.

A member-focused approach

Member needs are the driving force behind everything from product offerings to service delivery methods – proof that Liberty Mutual Insurance is just as concerned about long-term relationships and member satisfaction as credit unions are. In fact, in the 2016 J.D. Power U.S. Insurance Shopping Study, Liberty Mutual was rated highest (in a tie) among auto insurers in providing a satisfying purchase experience.¹

Quick Facts



Founded:
1912

Corporate Headquarters:
Boston, Massachusetts.

Number of Employees:
More than 50,000

2016 Net Written Premium*:
\$38.3 billion

Financial Strength Ratings:
AM Best 'A' (Excellent)

*2016 Liberty Mutual Annual Review

“ Liberty Mutual has partnered with TruStage for nearly 20 years because we share values of **HELPING MEMBERS BUILD FINANCIAL SECURITY.** We are honored to serve credit union members and their families, protecting the things they treasure most. ”

— Bradley McCreedy, Vice President,
Strategic Partnerships

How this relationship benefits members

Service excellence

Liberty Mutual Insurance offers an outstanding member experience including 24-hour claims service and round-the-clock access to account information.

Personal support

Unlike many insurance providers, Liberty Mutual Insurance has the option of face-to-face representatives who will take the time to help your members find the insurance products that are right for them. And for more routine questions, members can access information online or call one of Liberty Mutual's three direct-response sales centers.

About Liberty Mutual's Products

Broad product range

Liberty Mutual's line includes property, life, personal liability, and vehicle coverage options that go beyond personal auto to include commercial autos, motorcycles, boats and motors, and recreational vehicles.

Prices designed to be affordable

Liberty Mutual Insurance products are priced to be affordable and, on average, switching to Liberty Mutual Insurance could save members an additional \$509 on their car insurance.² Plus, in most states 12-month policies lock in premium rates for a full year and eliminate six-month price bumps.

Find out how auto and home coverage through CUNA Mutual Group and Liberty Mutual Insurance can help your credit union build member relationships and non-interest income. For more details about CUNA Mutual Group, visit www.cunamutual.com. To learn more about Liberty Mutual Insurance, visit www.libertymutual.com.

¹ JD Power April 2016

² Average annual savings based on countrywide survey of new customers from 08/01/2015 to 08/01/2016 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA. (Countrywide, except TX): Coverage provided is underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. (C) 2017 Liberty Mutual Insurance Company. Liberty Mutual Insurance is an equal housing insurer.

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“ We're proud to introduce our members and credit unions to

Liberty Mutual for auto and home insurance

products. Our companies **SHARE**

the same commitments to

STRENGTH, EXPERTISE

and **INTEGRITY.**”

— Corrin Maier, Vice President, Partner Management
CUNA Mutual Group

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees and members; lending solutions and marketing programs; TruStage® branded consumer insurance products; and investment and retirement services to help our customers succeed.

Visit www.cunamutual.com or call 800.356.2644 for more information.



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