

What's New for MetLife Auto & Home® in 2018?

Our Value to Brokers and Employers

42.7% | Market share in group employee benefits space¹

73% | Employees that say benefits **customized** to meet their needs increases loyalty²

75% | **of the top 100** Provide solutions for lion's share of **FORTUNE 500** companies³

#1 In Group P&C¹

Top 5 **Auto and home** insurance are the top five benefits that help reduce financial stress⁴

\$536 **Average savings realized** by employees who switched to MetLife Auto & Home⁵

Why MetLife Auto & Home?

Employee Engagement



Financial Wellness



Healthcare

Solutions that align with employee benefits strategy



- Help employees afford the right financial protection
- Support workforce needs



- Personalized claims experiences
- Payroll Deduction
- Seamless service across products



- Tailored Enrollment Solutions
- Robust data analytics

Industry Trends

Investments in Key Strategic Initiatives	Rate Trends	Industry Trends
Drive participation and growth with our brokers, accounts, and customers. <ul style="list-style-type: none"> • P&C Transformation and Sales Re-platform • Claims Excellence • Bonus Drive • SnapQuote 	Rising costs in frequency and severity of claims have caused increase rates⁶ <ul style="list-style-type: none"> • Auto rates increased in the last three years from 3% in 2014 up to 7.3% • Home rates increased 3.4%, and have seen average decreases overall • Unfortunately, in 2017, we have seen higher than normal catastrophe numbers which has impacted entire P&C industry with billion dollar losses 	Accidents are increasing⁷ <ul style="list-style-type: none"> • Property damage was up 14.7% in 2016, Personal injury was up 18.4% vs. 2014 and 2015 • Weather events have had a significant impact on the P&C Industry.

2018 Key Strategic Initiatives



P&C Transformation & Sales Re-Platform

- New sales platform via new Guidewire technology
- Improved Customer Experience
- Pricing
- Differentiated Products
- Better Decision
- Release the power of our distribution
- Create efficiencies — increased self service, optimized operations, and top line new business acquisition



Focus on Claims Excellence

- Providing superior and best in class claims service
- Our claims experts handled over 4,000 group claims with Hurricane Harvey in Houston TX. Customer testimonials are extremely positive
- Adjusters answered the first notice of loss from customers, allowing the ability to better triage and take immediate action in our customer's time of need
- Claims Net Promoter Score was 72 (Sept 17), higher than the P&C industry average of 40-50. On average, 4 out of 5 customers would recommend MetLife Auto & Home to their friends and family¹



SnapQuote

- Comparative rating platform integrated with 30+ carriers through the MetLife GA Property & CasualtySM
- Consumers have their choice of carriers
- Seamless consumer experience
- Intelligent carrier selection personalized for customers



BonusDrive Program

- BonusDrive provides a \$500 cash reward to individuals who purchase or lease a brand new vehicle from a participating manufacturer
- Available to all MetLife Auto & Home group eligibles and all policyholders
- Offers an additional value add for group customers leveraging voluntary benefits to strengthen the value of their benefits programs
- This program can be leveraged to secure additional home mailings with group customers
- Over \$1M in BonusDrive rewards to MetLife Auto & Home eligibles and policyholders in 2017¹

1. Based on internal data and estimates, 2017.

2. MetLife's 15th Annual Employee Benefits Trends Study, 2017

3. MetLife Market Research, FORTUNE 500®, April 2016. FORTUNE 500® is a registered trademark of FORTUNE® magazine, a division of Time, Inc.

4. MetLife's 14th Annual Employee Benefits Trends Study, 2016

5. Average annual savings based on our 2017 countrywide research of new call center customers' annual average savings in 2016. Statistics do not reflect sales of the product sold on MetLife Auto & Home MyDirect®.

6. PropertyCasualty360.com, 2017 at <http://www.propertycasualty360.com/2017/05/11/road-rash-why-personal-auto-is-a-bit-of-a-wreck>

7. Insurance Information Institute, 2016. More Accidents, Larger Claims Drive Costs Higher. Retrieved from https://www.iii.org/sites/default/files/docs/pdf/auto_rates_wp_092716-62.pdf

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