

Spice Up Your Benefits Plan

Looking for new methods of attracting and retaining employees? Consider offering them preferred pricing on their home and auto insurance package.

Group Home and Auto Insurance is a voluntary benefit that makes buying insurance easy, allowing participants to purchase quality insurance for home, auto and other valuable property at reduced rates. This is a **no-cost benefit** for the employer and considered a real "fringe benefit".

Very little administration is required by you, the employer. R&R Insurance Services manages the plan with the insurance company. It is predicted that over the next three years, 35% of all employers will offer group home and auto programs at the worksite.

The ability for employees to purchase insurance through a group program facilitates buying power of the group, resulting in discounted insurance premiums. Not everyone in the group will pay the same amount, as insurance premiums vary due to factors such as blemished driving records, vehicle types, home value and type and claim history. Group Home and Auto premiums offered through a group plan are generally lower than the market place average.

Employers are able to offer payroll deduction, in which case the insurance company will bill the employer directly. If a payroll service such as ADP is used, the payroll service does all the work. Employees still have a choice to be billed directly even if payroll deduction is offered. Employees may also choose to pay their premiums with monthly electronic transfers from their bank account.

www.myknowledgebroker.com

Save on Home and Auto Coverage

Most employees can qualify for group discounted rates on insurance coverages that include:

- Automobile
- Home, Condo and Renters
- Watercraft, Recreational Vehicle
- Identity Theft
- Personal Umbrella Liability

In addition we offer:

- A complete program with zero cost that is customized to employer needs and minimal effort to administer
- On-site employee awareness
- One-on-one confidential insurance consultation
- Multiple payment options
- 4/7/365 Claims Service

*Enhance your benefit program without adding
the costs and administrative burdens associated
with most other programs!*



262.953.7166

Benefits to the Employer

- No cost and no administrative burden for you - we do it all.
- No minimum enrollment - no pressure on your employees to join.
- A tool to calm employee dissatisfaction with cuts in costly traditional benefits
- All employee questions are referred to a licensed agent - employer is never involved in insurance or billing questions
- Helps attract and retain key personnel

Win-Win for Employees

Employees who participate will:

- Have access to premium discounts
- Enjoy the convenience of flexible payment plans with no installment fees or finance charges
- Rely on personalized service from a local independent agent
- Enjoy a completely portable policy if they retire or leave the company
- Be able to enroll at anytime during the year
- Recognize an additional benefit of being part of your company

Consider offering your employees preferred pricing on their home and auto insurance. For more information, contact: **Nancy Engelbert at 262.953.7166 or nancy.engelbert@rrins.com.**

What Others are Saying

This is a great program. When I was looking into insurance coverage for myself and my family R & R was so helpful. The coverage I now have is substantially better than my previous coverage and at a better price! When I needed to add a vehicle for my daughter they couldn't have been more helpful. Whenever I have questions they are answered promptly. The service at R & R Insurance is great!

-Lois Baatz, Froedtert Community Health

Our employees were thrilled when Nancy Engelbert of R & R Insurance came to our offices and not only saved them money, but also explained the policy in a way they would understand. Several employees including myself saved a substantial amount of money. And all without any cost to the company!

-Sally McFadden, Waterstone Bank

Nancy was extremely easy to talk to ... very thorough in reviewing our existing ...helped us obtain new improved coverage that actually provided us with a very large savings.

-Patty Ordman, Froedtert Community Health



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Group Home & Auto Insurance

Voluntary Benefit



**experience
service
knowledge**

