



# FIND COMPETITIVE INSURANCE RATES, REFERRAL BONUSES WITH LIBERTY MUTUAL

MULTIPURPOSE CASE SCENARIO  
PROVIDED BY  
NAR'S REALTOR BENEFITS® PROGRAM

## TABLE OF CONTENTS

**04**  
Introduction

**06**  
Case scenarios



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## WHEN WAS THE LAST TIME YOU REVIEWED YOUR INSURANCE COVERAGE? IF YOU'RE LIKE MOST PEOPLE, IT PROBABLY HAS BEEN A WHILE.

One in three Americans has never shopped for better homeowners' or car insurance policies, according to Policygenius, a site that helps consumers learn about insurance and compare rates. The top reasons include people thinking that reviewing their insurance will take too much time and paperwork and that they won't qualify for better coverage or rates.

But Liberty Mutual Insurance, a longstanding partner in NAR's REALTOR Benefits® Program, has developed an exclusive program for REALTORS® to save on their auto, home, and renters insurance. To date, the company has helped thousands of REALTORS® save money when insuring their most valuable assets.

In addition to special discounted savings for NAR members and flexible plan options, Liberty Mutual also offers several other benefits like convenient payment options and 24-hour claims assistance.

Another unique perk: The Liberty Mutual Auto Insurance Referral Program™.

The program allows you to extend the same auto insurance savings and benefits that you enjoy to your clients. Available in 40 states, it helps you to distinguish yourself in your market and add value to your client relationship.

The following scenarios are examples of how NAR members are taking advantage of the Liberty Mutual program.



## SCENARIO 1: PASSING SAVINGS TO CLIENTS

Jason Terry, a REALTOR® with RE/MAX Crossroads Properties in Fairlawn, Ohio opted to participate in the Liberty Mutual Auto Referral Program. One goal was to determine whether special insurance discounts could help his real estate clients.

He's been referring his clients to Melissa Bullock, lead sales representative with Liberty Mutual Insurance, Westlake, Ohio, since 2018. Here are some benefits he's seen:

*Savings for all:* Everybody wants the best price on their insurance. Terry's clients have been very open to working with Liberty Mutual insurance agents and have been pleased with the discounts they've received, Terry has found. "That experience makes getting my clients interested in learning more about options available to them easier," he says.

*Referral bonus:* Terry has made more than 20 referrals in the last year, and nearly all of them ended up buying insurance. Many told Terry that they opted for Liberty Mutual because it offered the best rates on quality coverage.

*Helping clients:* Finding ways to save money can be critical especially in Terry's market, where clients must pre-pay the first year of their homeowners' insurance. So once the client's offer has been accepted, they are seeking ways to ensure closing costs are available. Terry credits Liberty Mutual for helping clients reduce expenses to cover closing costs. One reason is because of Liberty Mutual's competitive rates.

"Sometimes there may be a \$200 to \$300 difference between Liberty and other companies, but it's just enough savings to make our deal happen," says Terry.



## SCENARIO 2: LEVERAGING NAR SAVINGS

At the start of the year, Ellen, a REALTOR® in Chicago, took her financial planner's advice seriously and examined every personal and business expense to find ways to cut spending. Being in her 50s, she's concerned about retirement and wants to do everything possible to boost her long-term savings.

She did the usual things like eliminating unused subscription services, reducing dining out, and finding savings at home through energy efficiency upgrades. But she'd never taken a close look at her insurance costs - a big budget item, given how much she drives for work. She figured that shopping for insurance would be a hassle and didn't think she'd really find that much savings.

She'd seen Liberty Mutual's clever TV commercials, but it hadn't occurred to her to check out the company's options. Then a colleague mentioned the great rates she'd found through NAR's REALTOR Benefits® Program.

Once Ellen called Liberty Mutual, she discovered that as a REALTOR®, she could save on both her car and condo insurance. She also learned more about the Liberty Mutual Auto Insurance Referral Program™, which lets her collect a referral fee when she extends to clients the same auto insurance savings and benefits that she receives. Thanks to the referral fees and the savings on her insurance premiums, Ellen has been able to put extra money into her IRA, which makes her confident that she'll retire with a bigger cash cushion.



### SCENARIO 3: AGENT SPOTLIGHT, TRIPLE WIN

Melissa Bullock, lead sales representative with Liberty Mutual Insurance, Westlake, Ohio, became a preferred provider with a local real estate firm. She began working with RE/MAX Crossroads Properties agents, helping them save on their own insurance and extending those benefits to their clients through the Liberty Mutual Auto Insurance Referral Program™.

In one instance, Bullock was able to help one of those referred clients cut her auto insurance costs and provide better coverage. In addition, by offering her a multi-policy discount, Bullock helped her find extra cash that she was able to bring to the closing table and make purchasing a home a reality.

Jason Terry, a REALTOR® with RE/MAX Crossroads Properties, Fairlawn, Ohio, appreciates that Liberty Mutual watches out for him and his fellow RE/MAX agents.

“I feel great when I can educate someone about auto coverage and provide great service and help them save and provide better coverage,” Bullock comments.

Terry considers the relationship with Liberty Mutual something of a win-win. His clients get the best auto insurance rates and agents receive referral bonuses. It’s a positive outcome for both sides!



For complete details about the Liberty Mutual offer for NAR members, visit

**[NAR.realtor/RealtorBenefits/LibertyMutual](https://www.nar.realtor/RealtorBenefits/LibertyMutual)**



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