At Crum & Forster, we strive to make our company a great place to work by offering an array of programs and opportunities designed to meet the needs of a diverse staff.

Providing opportunities and programs to ensure that employees are healthy (both physically and emotionally) is a top priority. In addition to our wellness programs and initiatives, we provide the following suite of benefits, to show employees and their dependents that we are invested in their overall well-being - their health, their wealth and their life.

**Benefits That Differentiate Us**

**C&F Cares**
Your contributions to eligible charitable, healthcare and educational institutions are matched at 100% up to $10,000 a year. If you contribute your time, we will make donations based on the amount of time you spend in volunteer efforts.

**Savings Plans**
We offer a 401(k) plan with company contributions that have averaged 7.25% of salary as well as a share purchase plan with up to a 50% match.

**Wellness**
Our Wellness program encourages our employees to keep moving, keep a healthy weight and maintain a healthy well-being.

**Learning Management System**
Learning programs to encourage all employees to continuously expand their knowledge and skill base through our Learning Management System.

**Health Advocate**
Access to Health Advocate Services, including access to your own personal health advocate to resolve medical plan issues and navigate the healthcare system. Health Advocate also provides Employee Assistance Program (EAP) support, access to a personal concierge, and wellness support (including discounts on gym memberships).

**Discount programs**
A variety of discount programs and the ability for your college-aged child to receive a scholarship to assist you with meeting every day cost challenges.

**Paid Parental Leave**
To assist and support new parents with balancing work and family matters C&F provides a paid parental leave benefit of up to 6 weeks.

At Crum & Forster, we believe that our people are our most important asset. We are deeply invested in our employees and their dependents - their health, wealth, and overall well-being.

Every day, we strive to make our company - a great place to work - an even better place to work, and a key part of that is a benefits and compensation program designed for our workforce.
We’ve got a lot to offer!

For Your Health

Medical
4 plans through Aetna. C&F contributes 75% towards the overall premium and contributes money in a Health Savings Account (H.S.A.) to help employees satisfy the overall deductible. For employees that live in Hawaii, separate plans are offered through Aetna and Kaiser.

Dental/Vision
2 plans with MetLife for Dental and VSP for Vision, with optional coverage for orthodontia (children & adults).

Health Savings Account
Company provides up to $2K to your H.S.A. account to help with your out-of-pocket health care expenses; employees can contribute on a pre-tax basis.

Wellness
Company sponsored wellness program providing tools and resources for employees to take ownership of their health and improve their overall well-being.

For Your Wallet

(Discount Programs)

Verizon Wireless
C&F Employees can save up to 19% off their monthly bill when activating this discount.

Plum Benefits
Exclusive offers for premier entertainment: theater, sports, concerts, comedy, dance, and family attractions.

• Discounts of up to 50% off, access hard-to-get seats, easy ticket ordering.

Discounts also provided by Enterprise Car Rental, Ford Motor Co., 1800 Flowers, Microsoft Home Use Program.

For Your Wealth

Employee Savings Plan 401(k)
Ability to save on a Pre-Tax, Roth or After-Tax basis. Company 75% Match up to 6% of pre-tax and Roth contributions each pay. C&F may provide an additional company contribution for years when its financial objectives are met - a step in helping employees achieve their long-term savings goals! The Plan offers a variety of investment funds, including a brokerage option, using Vanguard as the administrator. Financial planning through Vanguard is also available.

Fairfax Employee Share Purchase Plan
Share in the success of our parent company, Fairfax Financial Holdings, Ltd., by participating in the Fairfax Employee Share Purchase Plan. Direct up to 10% of your salary toward the purchase of Fairfax Financial Holdings Ltd common stock with a company match of 30% each pay! An additional company contribution of 20% is made when C&F has an underwriting profit.

Dependent Care Flexible Spending Account
Use pre-tax money to pay eligible dependent care expenses (up to $5,000 annually).

Qualified Transportation Expense
Save money on your commute by paying eligible parking and/or transportation expenses with pre-tax money.

For Your Peace of Mind

Time Off
Paid Time Off program provides a bank of days that can be used at any time during the year for any reason allowing time to employees to recharge and cope with family life and medical issues. We also offer 10 company paid holidays.

Life and AD&D Insurance
Basic Life and AD&D is provided at no cost to you. Coverage is equal to one times your salary (not to exceed $1MM). Additional protection for yourself and your family is available, with optional life and AD&D coverage at reasonable rates through payroll deduction.

Short-Term Disability
Company provided salary continuation in the event of a disability or illness.

Long-Term Disability
Benefits which can help provide a steady stream of income to help cover essential expenses during an extended illness or disability.

Group Legal
Offered by MetLaw, Hyatt Legal Plans gives you easy access to a wide variety of personal legal services. Examples of Covered Services include Family Law, Wills and Estates, Debt Matters, Real Estate and Traffic Tickets.

Identity Theft Protection
InfoArmor® provides industry-leading solutions for employee identity protection and advanced threat intelligence to help employees protect their most valuable assets. Privacy Armor defends employees and families through credit monitoring and social media monitoring.

ASPCA Pet Insurance
Veterinary pet insurance typically covers pets for injuries and illnesses. With ASPCA Pet Health Insurance, you can also cover your pet for wellness care, hereditary and congenital conditions, alternative therapies and behavioral issues. C&F offers this coverage to employees at a 10% Discount.

Travel Protection Friends and Family Discount
Employees of C&F as well as any friends or family members can obtain a discount by calling the Travel Insured Customer Care Department.

For Your Community

C&F Cares
This program represents Crum & Forster’s commitment to supporting the communities where we work and the causes that are important to our employees. C&F will match 100% of all employee donations to eligible organizations/institutions up to an annual match per employee of $10,000. As part of this program, C&F will also make donations to organizations where employees donate their time.

For Your Personal Growth

Learning & Development
Various opportunities for continuous learning with modern and tailored training that accelerates employee performance and supports company goals through our Learning Management System.

Education Assistance Plan
Opportunity for tuition reimbursement to eligible employees up to $5250 per year.

Additional Benefits by Location

• Fitness Center
• On-site Cafeteria
• On-site ATM
• On-site Dry Cleaning, Manicures and Shoe-Shine Service
The Fairfax Family

As part of Fairfax Financial Holdings, Crum & Forster is a member of a family of companies with a culture that is both unique and compassionate.

Fairfax is built on a set of Guiding Principles that promote the idea that C&F, our sister companies and our people have tremendous power to transform the communities where we live and work by doing well and in the process, doing good.

Among those principles:

• We are team players - no “egos.”
• We are hardworking but not at the expense of our families.
• Honesty and integrity are essential in all our relationships and will never be compromised.
• We are entrepreneurial. We encourage calculated risk taking. It is all right to fail but we should learn from our mistakes.
• We will never bet the company on any project or acquisition.
• We believe in having fun - at work!

Our core values make Crum & Forster a place where you can balance work and life in a meaningful way and achieve success in your career.