

## Independent Agents use ValChoice to Generate Leads and Increase Conversion Rate

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You know the words, “Give us 15 minutes and you could save...”, or “It doesn’t work that way anymore?” If your agency doesn’t sell products like these, then you have fierce competition! With ValChoice, you finally have the tools you need to compete and win.

*ValChoice*<sup>®</sup>



The good ole' days when the Yellow Pages generated leads are long gone. Now, direct-to-consumer competitors along with Internet sites, Google and Wal-Mart all want a piece of your business. To effectively compete against their aggressively priced competition, producers need new tools that provide qualified leads, a high conversion rate and more satisfied customers that keep coming back year after year.

### Why an Insurance Grading System?

ValChoice is working to help the entire insurance industry – from consumers buying insurance to the agents selling insurance and companies offering insurance products – to better understand and represent those offerings. By using ValChoice's independent grades, people can immediately see the value delivered, measured through a detailed analysis of critical purchase criteria: price, protection and service. ValChoice provides consumers with summary information for free. Agents, advisors and insurance companies can tap the power of ValChoice rankings via ValChoice subscription services. As part of a ValChoice subscription, agents and advisors can generate custom reports for their clients showing how various companies compare. Insurance companies will be able to use ValChoice rankings to communicate the value of their current products and to further improve their future offerings. The following details how ValChoice addresses the critical needs of independent agents and agencies.

### The ValChoice Solution

[ValChoice.com](http://ValChoice.com) is the preferred, high-traffic website for consumers that care about price, protection or service when buying insurance. Consumers using the ValChoice website place high value on its independent, quantitative analysis of insurance companies. Once they have a ValChoice report in their hand, they know instantly how a given insurance company performs on price, protection and service. However, in addition to knowing what insurance company is the best, ValChoice users also want the best agent.



Agents subscribing to our Conversion Rate Tools have the option of having a high-profile listing on the ValChoice site. On our "Find an Agent" page, users will see the names and contact information of agents subscribing to ValChoice tools. Agents that subscribe to our Professional level service get a richer set of capabilities and benefits, including eligibility to join our lead-sharing program that



consumers searching for better insurance opt-into. Once a consumer knows the supplier they want to buy from, their next question is “who’s the best agent?”. Your subscription to ValChoice tools lets consumers know you care about providing your clients with only the best insurance companies serving the state where they live.

### Increasing Conversion Rate

Calculating the value of the insurance consumers purchase is the essence of the ValChoice Grading System. For agents selling high-value products, the grading system offers the benefit of increasing conversion rate. As a subscriber to ValChoice, you can now provide this independent rating of any insurance company. Since your clients don’t know if the insurance they buy is worth the price, you can differentiate yourself by providing this information and letting these customers know you’re putting their interests first.

### What Consumers are Saying:

*“With four young children, I need to know I’m protected if anything happens to me or my family. Thanks to ValChoice, I found out my insurance company was rated extremely low, prompting me to move my business to a better provider in order to ensure my family’s future.” Mike M., Bedford, New Hampshire*

*“I had no idea how my long-standing insurance company compared. ValChoice showed me that they ranked near the top. And with that information, I had the confidence to continue with my current provider.” Matt K., San Ramon, CA*

### Components of the ValChoice Score

The ValChoice Insurance Grading System evaluates insurance based on three key dimensions: Price, Protection and Service. The analysis is performed based on insurance company financial information and complaints filed with insurance commissioners. The following is more detail on each of these metrics that customers care most about.

#### Price

The price portion of the ValChoice score analyzes financial data and shows how each insurance company compares in each state. The analysis is displayed with a fuel-gauge-style image so you can easily tell how any given insurance company performs. For example, in the gauge to the right, this insurance company performs excellent.



Mid-point on the gauges represents industry average performance.



### Protection

The protection grade is based on analyzing losses. The analysis identifies both the speed and completeness of the loss compensation. The analysis is displayed in an easy-to-understand fuel-gauge-type image showing how good a company's claims payment performance is in a particular state.



Comparison with peer companies.

### Service

The service component of the overall score is based on complaints filed with insurance commissioners. With a database of approximately 100,000 formal complaints, ValChoice analysis identifies which companies provide the best, and the worst, service. The data is presented in an easy-to-understand, star-rating format.



### The ValChoice Score

The ValChoice Score is a combination of the three subcomponents: Price, Protection and Service grades. Clients can decide which grade is most important to them, or decide which insurance to buy simply based on the ValChoice Score. Like the Price and the Protection grades, the ValChoice Score is represented with a fuel-gauge-like image with the center (yellow) being industry average. [Click here](#) to go to a video explaining our subscription services in more detail. [Click here](#) to go to the Subscription Services pricing page.



Industry First Insurance Value Grade

### More Satisfied Customers

Producers that provide consumers with ValChoice reports find that customers appreciate the transparency, believe they are getting a solution more tailored to their needs, and appreciate the agent for making sure their needs are met. As an agent, this pays dividends because a more satisfied client is more likely to return again and again, and more likely to refer friends and family.



### Sales Tools at the Touch of Button

With ValChoice, you have complete control. You choose whether to present only your company to the client, or to present a side-by-side comparison with a competitor of your choosing. You decide based on what is right for the situation.

ValChoice tools enable agents to generate reports on the fly. The ValChoice report -- complete with your company name, logo and contact information -- can be previewed and then sent directly to the prospect.



### It's as Easy as 1-2-3

[Click here](#) to view a video demonstration of our conversion rate tools. In less than 15 minutes, you can be generating custom reports for your clients. With ValChoice tools, you have complete control. You choose which company to present to the client. You can even present the solution you are offering side-by-side with the competition.

### Setting Strategic Direction

To have a viable business strategy, both agencies and agents need to ensure they are promoting products that are aligned with their business goals. Without the benefit of analytics, it's impossible to identify which companies are best aligned with your goals. ValChoice provides this analysis so that you can be successful and as a subscriber, you will be eligible to draw on ValChoice consulting services as a resource for your business. These services include customized reports based on your own criteria, or reports that detail useful information you should know about partner companies and competitors such as how market share and sales channel impacts Price, Protection and Service.

### About ValChoice

ValChoice® is the only company to provide consumers, agents and advisors with information on which home and auto insurance companies offer the best price, protection and service. The company's advanced analytics platform collects and analyzes over 1.5 million financial and complaint data points and delivers the results in an easy-to-use service that Forbes Magazine describe as "Carfax for insurance." Using ValChoice, consumers are finally able to shop for insurance based on value rather than making decisions blindly based on price or advertising campaigns.