



AGENT AND CARRIER ROADMAP

Moving from time based Insurance (6 month policy) to
Miles Driven Insurance (miles driven, not a 12,500 default)

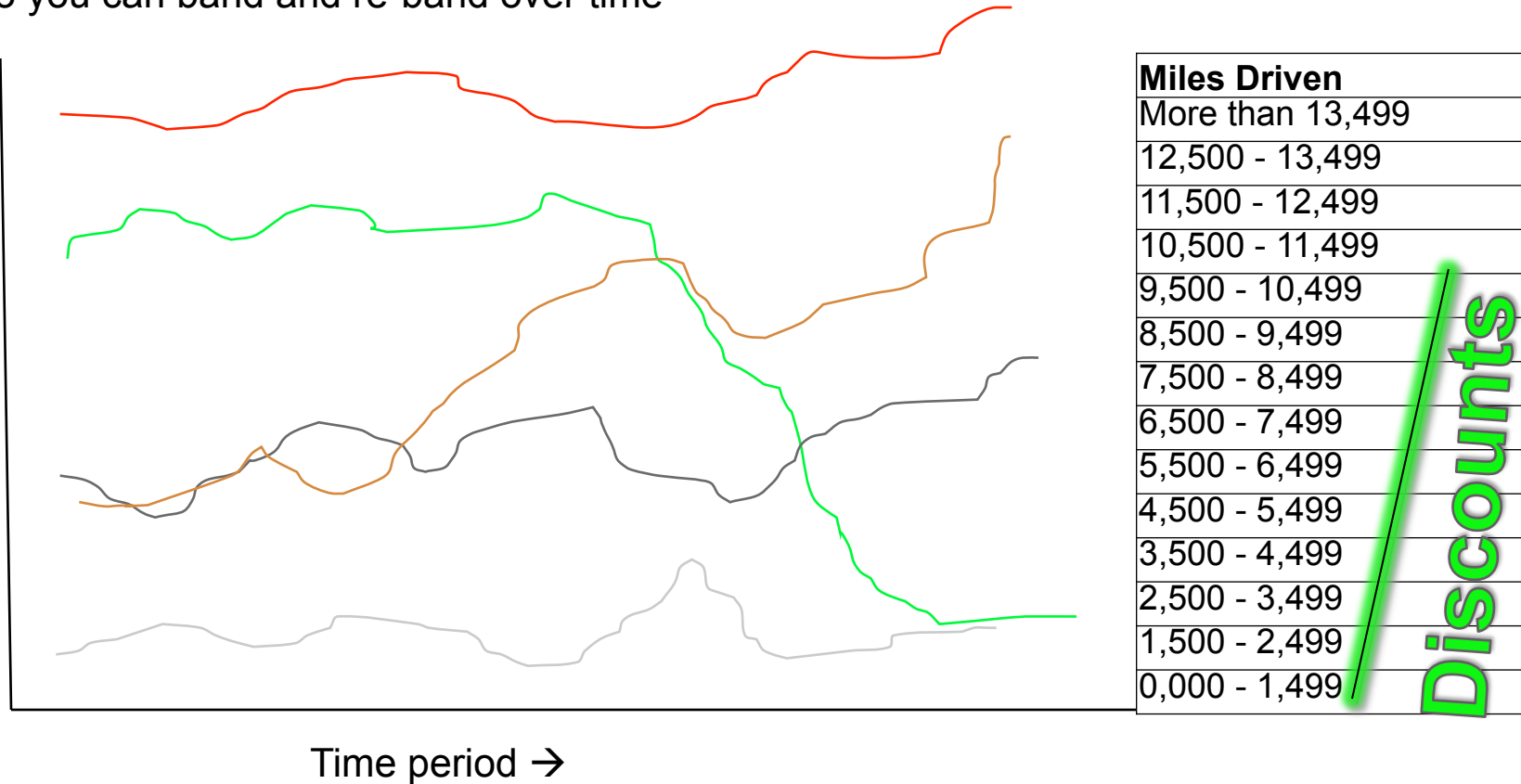
www.saltcreekanalytics.com/agent/

www.saltcreekanalytics.com/carrier/

Miles Used Change Over Time

Commute, Holidays, Vacations, Weather, Retirement,
New Jobs, New Schools, Old Friends, Special Occasions

Good Data is Fresh - Recent and Repeated
so you can band and re-band over time



In Market Use of Mileage Bands

- Mileage is allowed to be used in pricing
- It does not make companies compete equally
- Prices can vary if Verified miles are submitted

	Verified	Estimated
Miles Driven	BI	BI
0,000 - 1,499	-0.41	-0.32
1,500 - 2,499	-0.39	-0.32
2,500 - 3,499	-0.37	-0.32
3,500 - 4,499	-0.35	-0.32
4,500 - 5,499	-0.28	-0.01
5,500 - 6,499	-0.26	-0.01
6,500 - 7,499	-0.24	-0.01
7,500 - 8,499	-0.22	-0.01
8,500 - 9,499	-0.20	-0.01
9,500 - 10,499	-0.18	-0.01
10,500 - 11,499	-0.13	0.01
11,500 - 12,499	-0.11	0.01

If not verified,
no discount

Default
is
worse..?

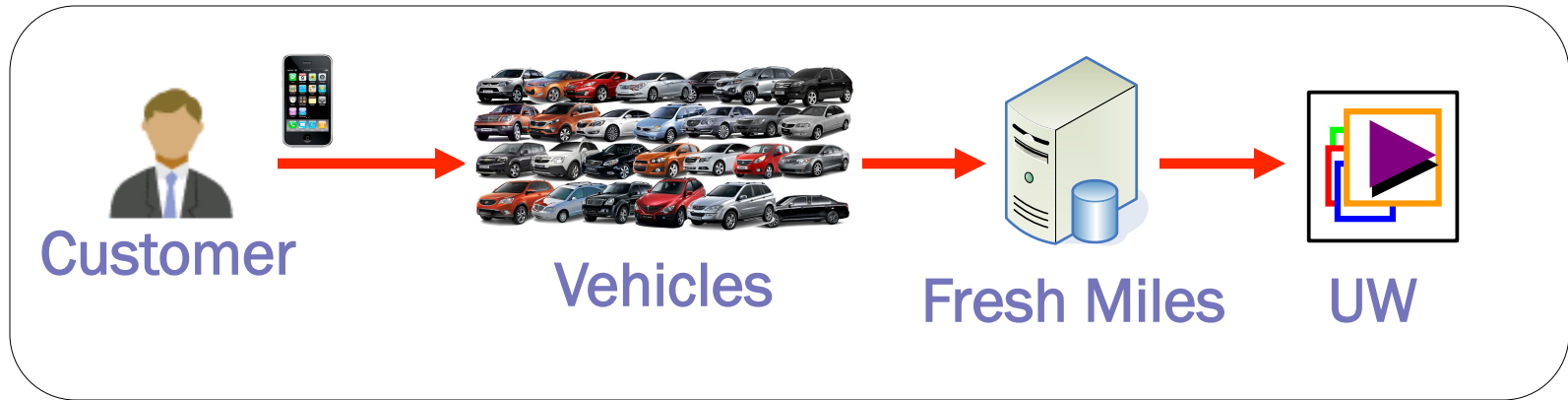


PROBLEM: Manually Recorded Mileage



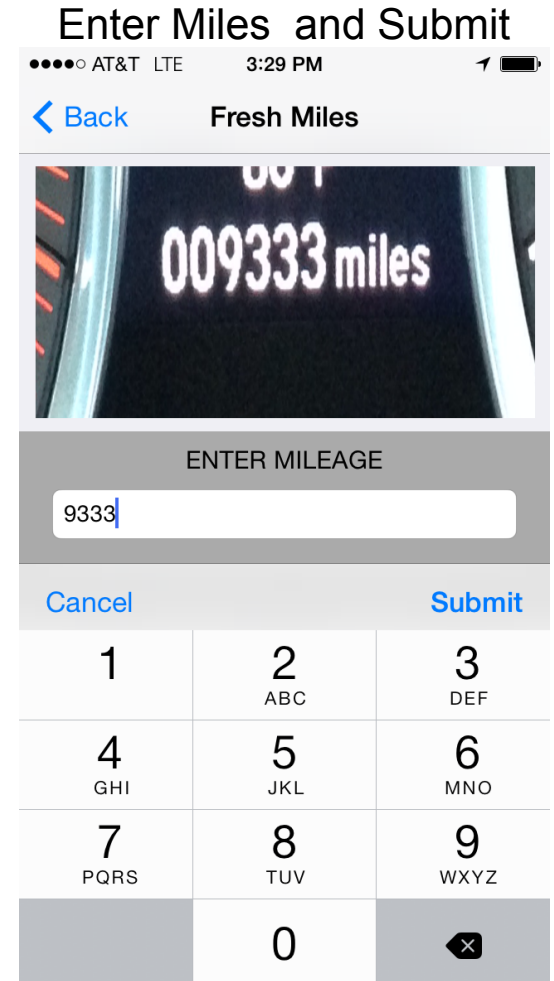
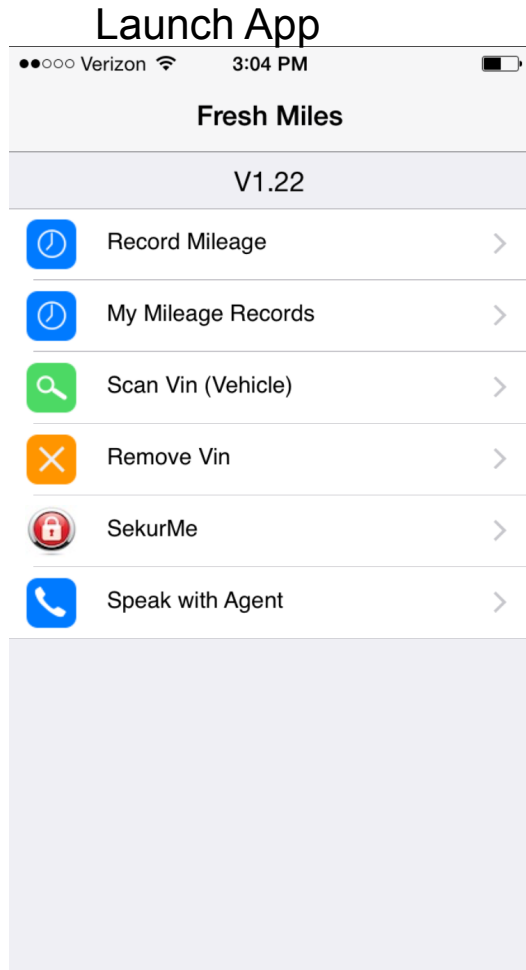
- Labor intensive each time
- Lack of verification
- Not Recent and Repeated
- Missing the low mile tail

SOLUTION: Digital Odometer Service



- **Retain customers with low miles**
- **Compete with exposure pricing**
- **Reduce expenses of current processes**
- **Create long desired Data Asset**

Mobile App: 20 Seconds a Month



Server View of Verified Miles – 2,360

[Search](#)[Brands](#)[Web users](#)[Logout](#)

VIN JT8BF28G1W5022880 / Year 1998 / Make Toyota Estimated miles/yr: 2,359

1 of 1

First Name	Last Name	Vehicle Nick Name	Created Date	Miles
Marty	Ellingsworth	Dad Sedan	2015-01-24	88656
Marty	Ellingsworth	Dad Sedan	2015-01-18	88616
Marty	Ellingsworth	Dad Sedan	2015-01-04	88482
Marty	Ellingsworth	Dad Sedan	2015-01-02	88428
Marty	Ellingsworth	Dad Sedan	2014-12-27	88412
Marty	Ellingsworth	Dad Sedan	2014-12-23	88402
Marty	Ellingsworth	Dad Sedan	2014-11-25	88252
Marty	Ellingsworth	Dad Sedan	2014-11-21	88239
Marty	Ellingsworth	Dad Sedan	2014-11-14	88181
Marty	Ellingsworth	Dad Sedan	2014-11-13	88173
Marty	Ellingsworth	Dad Sedan	2014-11-06	88171
Marty	Ellingsworth	Dad Sedan	2014-11-06	88161
Marty	Ellingsworth	Dad Sedan	2014-10-31	88133
Marty	Ellingsworth	Dad Sedan	2014-10-29	88124
Marty	Ellingsworth	Dad Sedan	2014-10-29	88122
Marty	Ellingsworth	Dad Sedan	2014-10-28	88112
Marty	Ellingsworth	Dad Sedan	2014-10-27	88110
Marty	Ellingsworth	Dad Sedan	2014-10-27	88106
Marty	Ellingsworth	Dad Sedan	2014-10-27	88103

Copyright © 2014 Salt Creek Analytics



Verified Odometer Audit Trail

[Search](#)[Brands](#)[Web users](#)[Logout](#)

Odometer:

Odometer reading on date: 1/25/2015 4:02:32 PM

Submitted by Mobile User:

- Marty Ellingsworth
- Date :11/14/2014 12:08:34 AM - Loc:33.5784 , -117.724

Last updated by N/A:

- N/A
- Date :11/14/2014 12:08:34 AM - IP:127.0.0.1

[Cancel](#)[Update](#)

Copyright © 2014 Salt Creek Analytics



FRESH
MILES

2/6/15

8

Next Steps

Download the free app and give it a try.

Make it easy for your customers to save money.

Improve your policy retention, grow your book, and reduce your expenses by streamlining manual processes.

Contact Info:

marty@saltcreekanalytics.com

707-971-0084

www.saltcreekanalytics.com

(easy to find the app on the website)

