AGENT AND CARRIER ROADMAP

Moving from time based Insurance (6 month policy) to
Miles Driven Insurance (miles driven, not a 12,500 default)
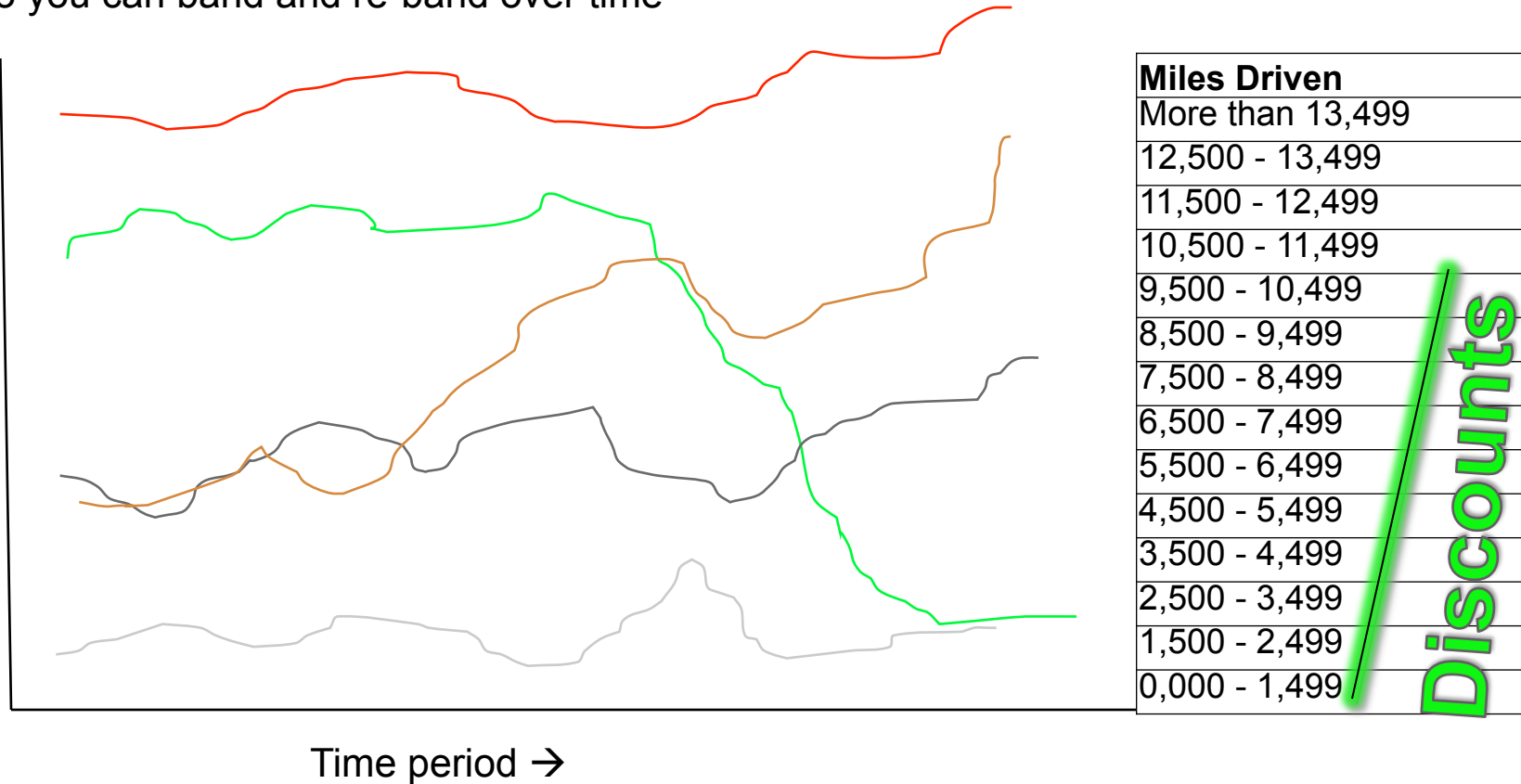
www.saltcreekanalytics.com/agent/

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

Miles Driven
More than 13,499
12,500 - 13,499
11,500 - 12,499
10,500 - 11,499
9,500 - 10,499
8,500 - 9,499
7,500 - 8,499
6,500 - 7,499
5,500 - 6,499
4,500 - 5,499
3,500 - 4,499
2,500 - 3,499
1,500 - 2,499
0,000 - 1,499

Discounts

Time period →

FRESH MILES

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..?

FRESH MILES

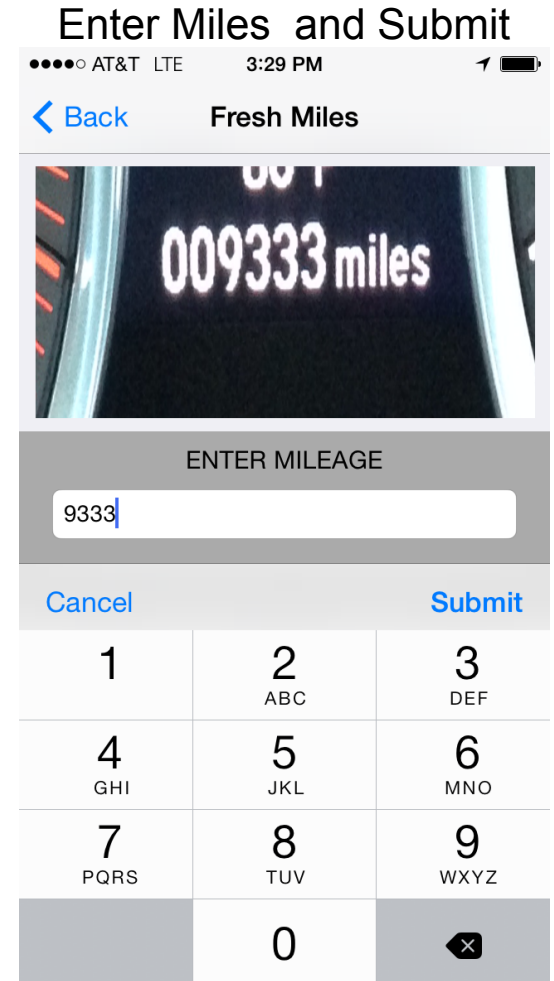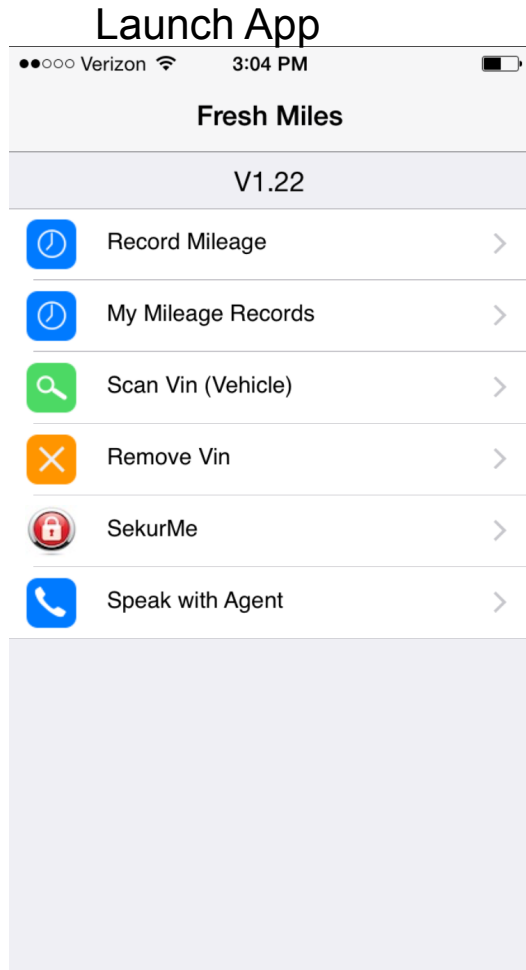# PROBLEM: Manually Recorded Mileage

- **Labor intensive each time**

- **Lack of verification**

- **Not Recent and Repeated**

- **Missing the low mile tail**

SOLUTION: Digital Odometer Service

Customer → Vehicles → Fresh Miles → UW
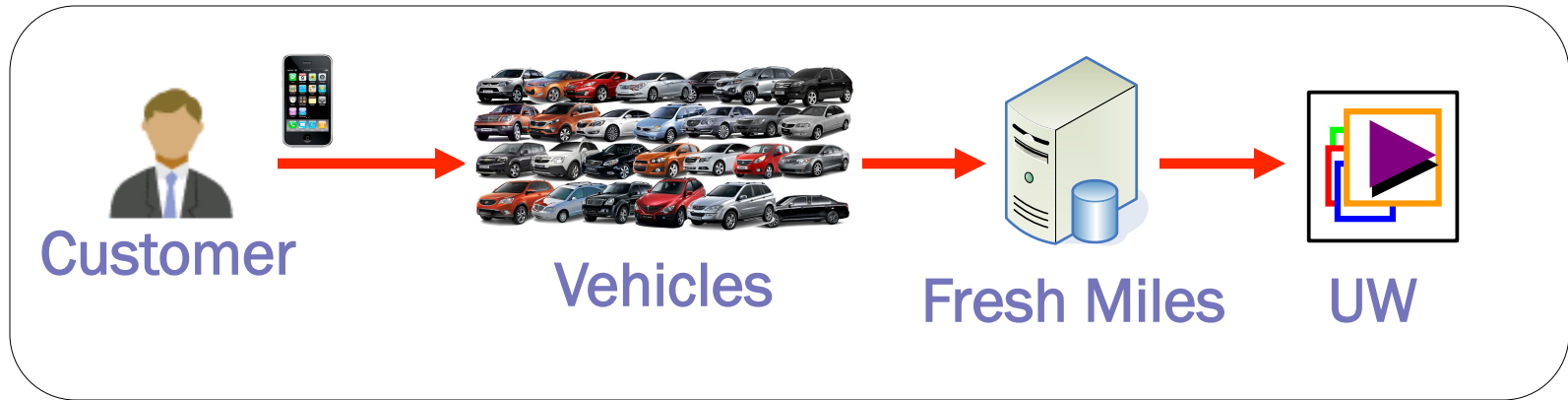
- **Retain customers with low miles**

- **Compete with exposure pricing**

- **Reduce expenses of current processes**

- **Create long desired Data Asset**

Mobile App: 20 Seconds a Month

Launch App

Snap Picture

Enter Miles and Submit

Server View of Verified Miles – 2,360

Verified Odometer Audit Trail

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)