Discussion Deck

December 2014

See it, Read it, Apply it ™



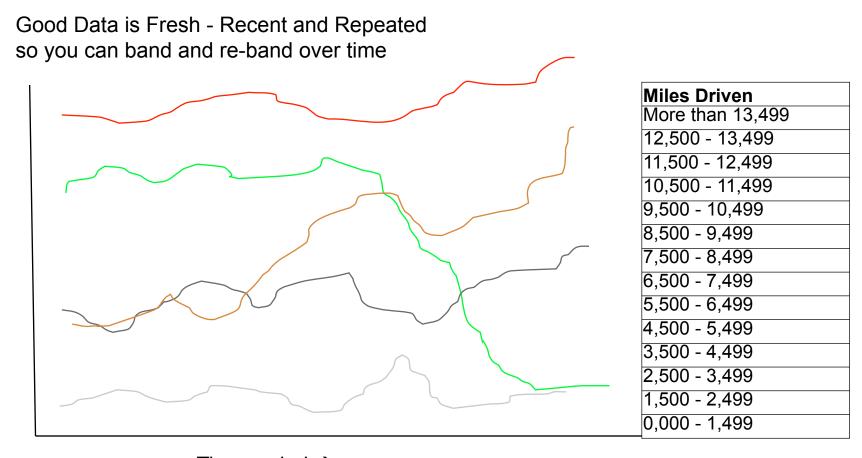
Overview

- Introductions
- Quick overview of Your Company
 - How you use mileage today
 - What you want to do next
 - Long term planning
- Fresh Miles overview
- Discussion



Miles Used Change Over Time

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







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
44 500 40 400	1 ^ 44	0.04

If not verified, no discount

Default is worse..?

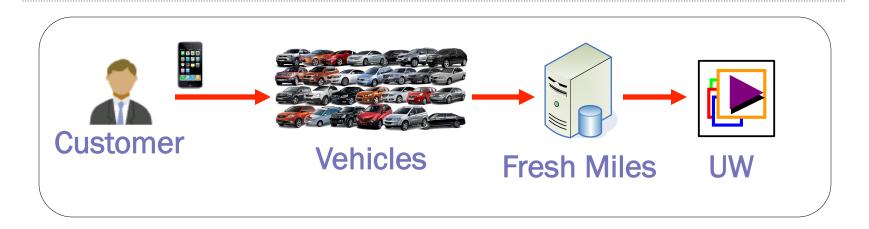


PROBLEM: Manually Recorded Mileage



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

SOLUTION: Digital Odometer Service



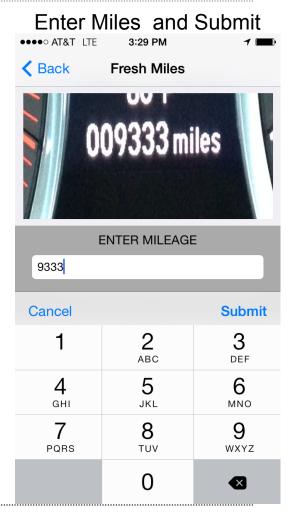
- Retain customers with low miles
- Compete with exposure pricing
- Create long desired Data Asset



Mobile App: 20 Seconds a Month









Next Steps

Contact Info:

marty@saltcreekanalytics.com

707-971-0084

www.saltcreekanalytics.com

(easy to find the app on the website)

