



# ACT Conference – Spring 2014

## Industry Update



# IA Channel Must Defend Its Space

Exhibit 1

## Auto insurance customers are using more channels in their shopping journey

Top 5 multichannel shopping journeys<sup>1</sup>  
Percent of shoppers

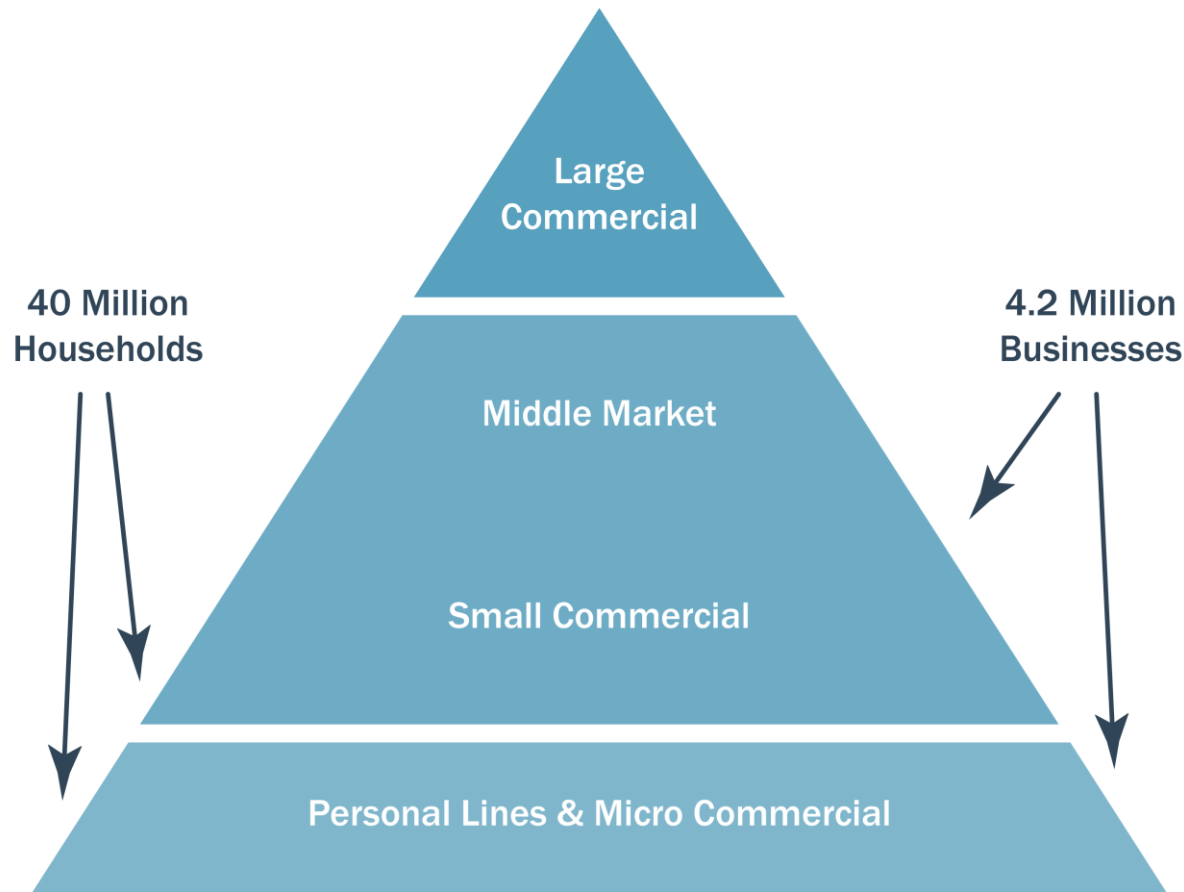


<sup>1</sup> Account for 72% of all shoppers

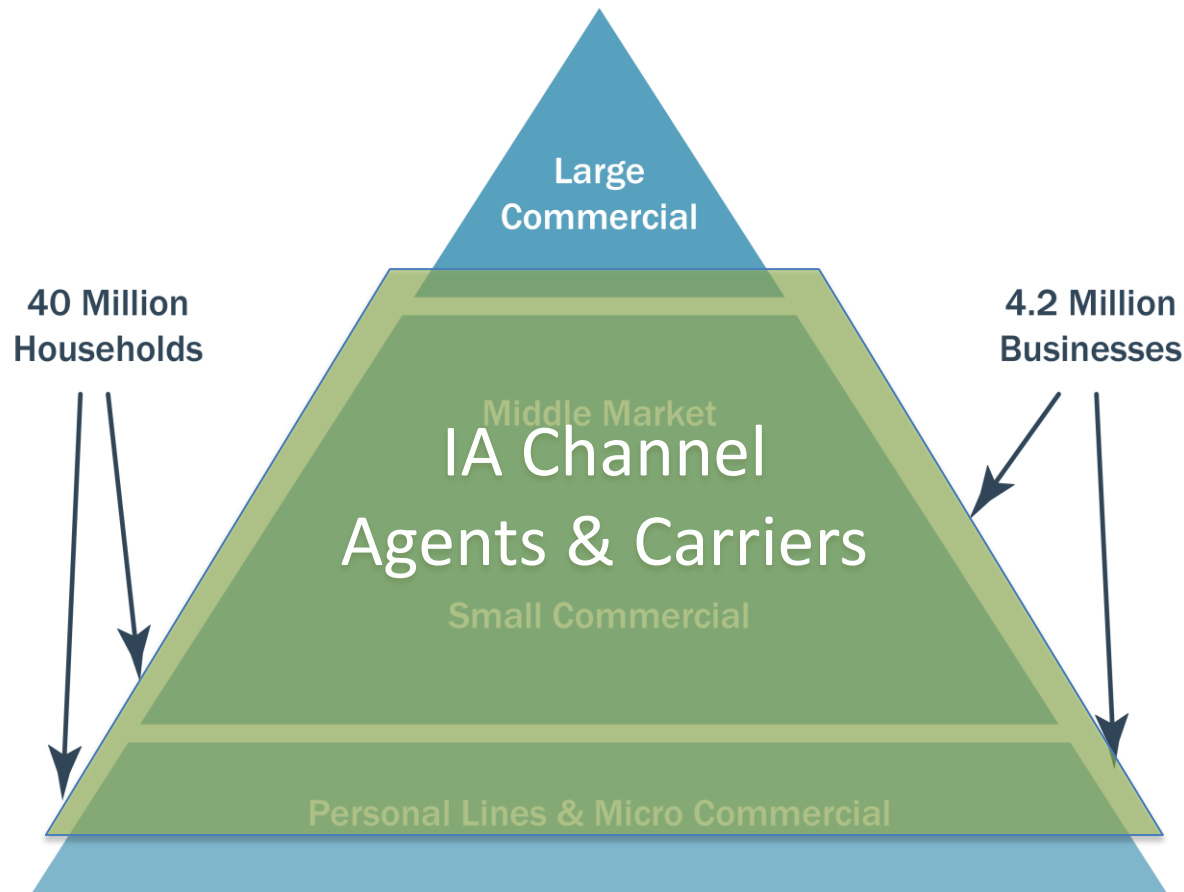
Source: 2012 McKinsey Auto Insurance Customer Insights Research

Today, almost 80% of U.S. consumers are using some form on online research.

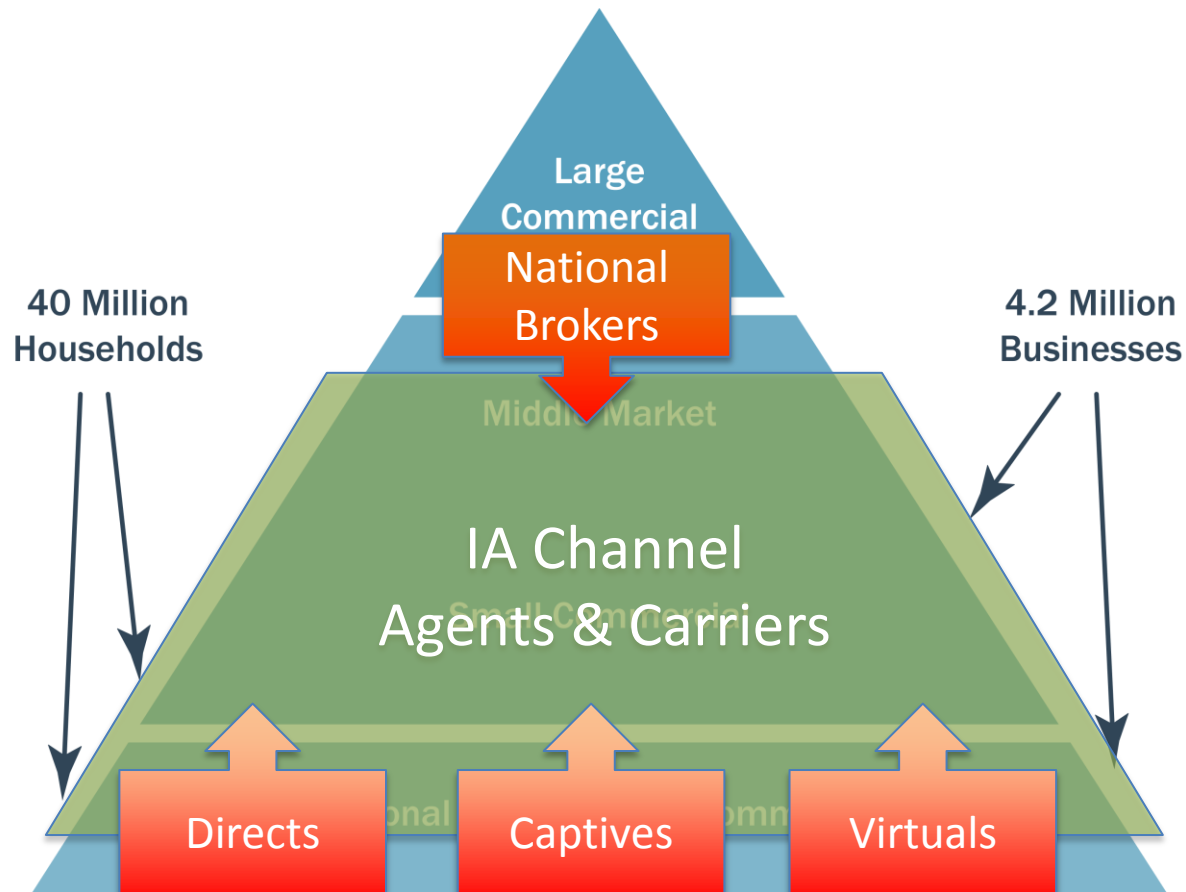
# P&C Marketplace



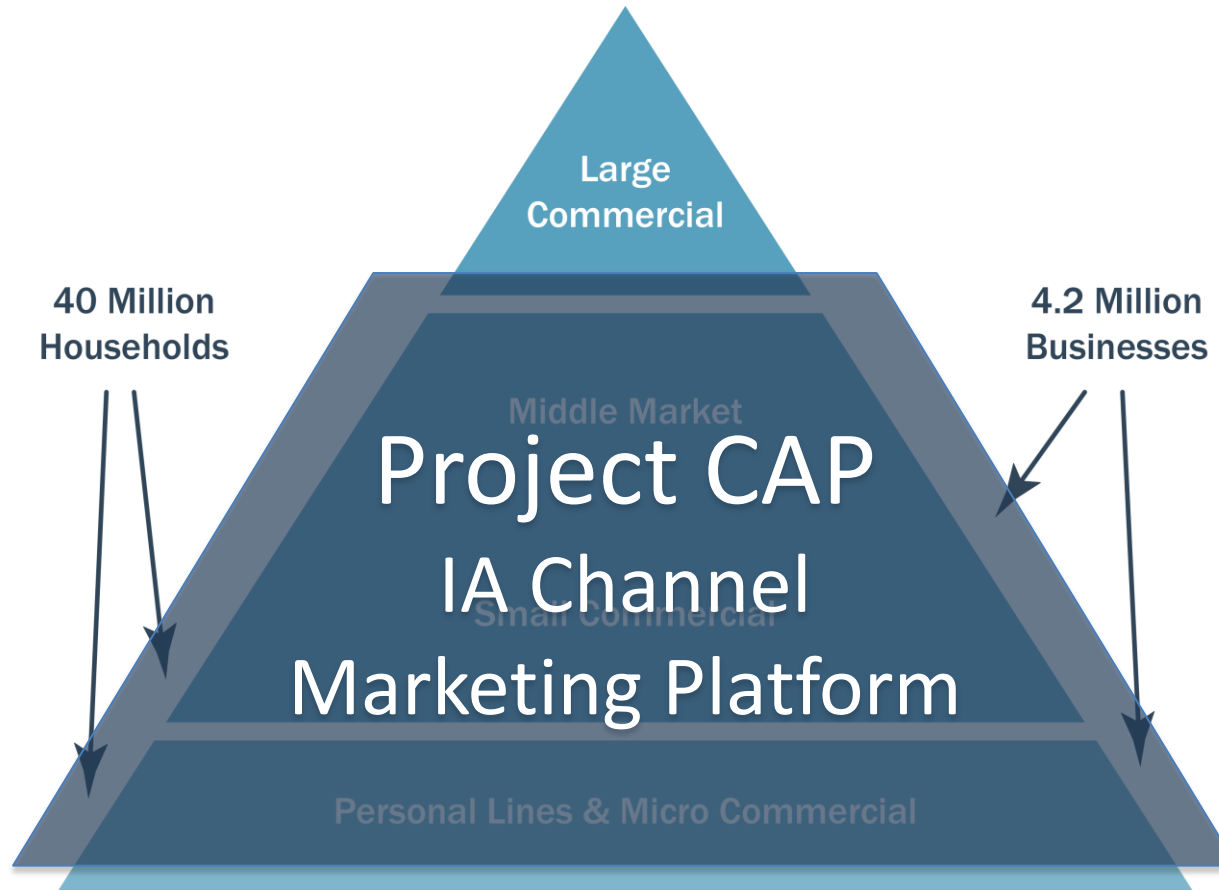
# P&C Marketplace



# P&C Marketplace



# P&C Marketplace



# Project CAP's Three Business Units

## Consumer Portal



Insurance Customers

**TrustedChoice.com**  
Insurance Buyers

## Digital Marketing



Agents + Carriers

**projectcap**  
Digital Marketing

## Business Intelligence Gathering



## Digital Marketing Services (DMS)



# Digital Marketing Services



**Project CAP Open Platform Model**

# Digital Marketing Services



## Open Platform

- Multiple Partners
- Best-in-Class DMS Solutions
- Project CAP Exclusive Programs
- Serviced by Project CAP Team

# Digital Marketing Services



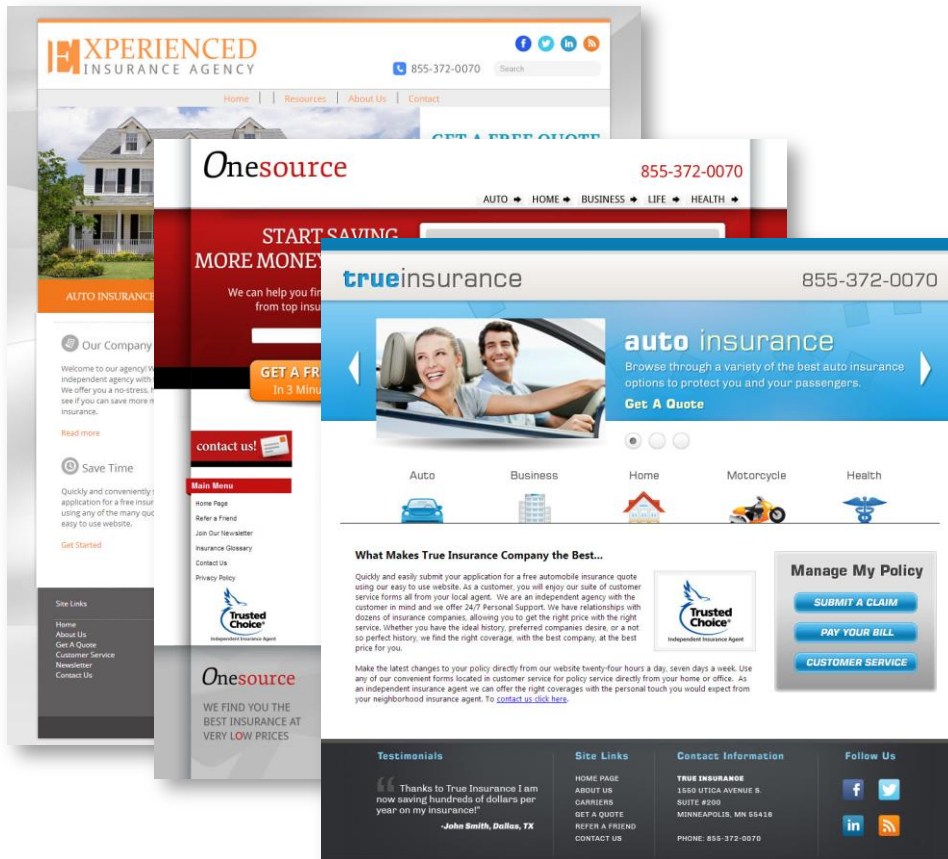
## Search Optimization

### Full-Service Programs

Collaboration with **SNAP**  
ONLINE MARKETING

- Google+ Business Pages
- Up to 40 Directories
- Up to 10 Categories
- Rich Media: Images-Videos
- Quarterly Reporting
- Professional Consultation
- \$149 – \$599 Per Qtr

# Digital Marketing Services



## Web Sites

### Quick-Design Sites

Powered by  ITC

- Up in About 10 Days
- Self-Administration
- Over 90 Designs
- Nearly Limitless Pages
- Blog + Email Systems
- SEO + Analytics
- \$99 – \$229 Mo



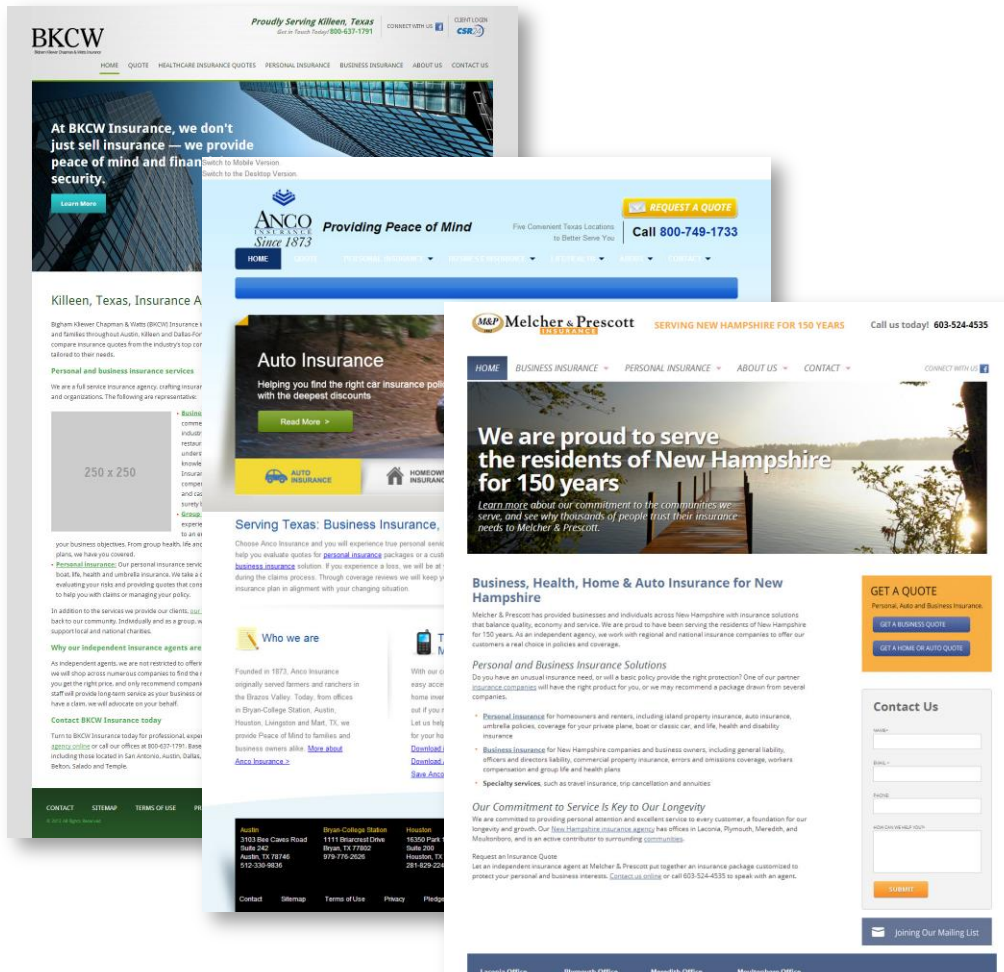
# Digital Marketing Services

## Web Sites

## Custom-Design Sites

Powered by 

- Full-Service
- Custom Design-Build-Edit
- Microsites-Landing Pages
- Blog + Email Systems
- SEO + Analytics
- Coaching + Training
- From \$239 Mo



# Digital Marketing Services

## Web Sites

## Online Quoting Sites

Powered by  EZLynx

- EZLynx Integration
- Semi-Custom Designs
- Integrated Marketing
- SEO + Analytics
- Expanded Services
- Co-Managed with EZLynx
- From \$599 Mo



# Digital Marketing Services



## Social Media

### Full-Service Programs

Collaboration with 

- Custom Facebook & Twitter
- Multiple Networks
- Weekly Posts
- Monthly Blogs
- Review App
- Coaching + Promotions
- \$159 Mo – \$499 Mo



# Digital Marketing Services

## Orlando Workers Comp: Encourage Employee Health and Safety

Posted on December 26, 2013 by Newman Crane  
Orlando Workers Comp: Encourage Employee Health and Safety

Considering that people spend such a large proportion of their lives at work, prioritizing and promoting wellness can make a huge difference for even the smallest companies. If your employees are healthy and follow appropriate safety procedures, your business is less likely to experience absenteeism and loss of productivity. You could also be less likely to face a workers comp claim due to injury caused by negligence or improper use. Here are some ideas on how to encourage employee health and safety.

- Form a corporate risk-safety management oversight committee. This could be staffed by employees within your own company. They should be responsible for developing policies and procedures to implement the employee safety effort.

## Custom Blog Services



## Video and Rich Media Content

### Why do I need Employment Practices Liability insurance?



## Infographics



## SEO, Content & Rich Media

### Full-Service Programs

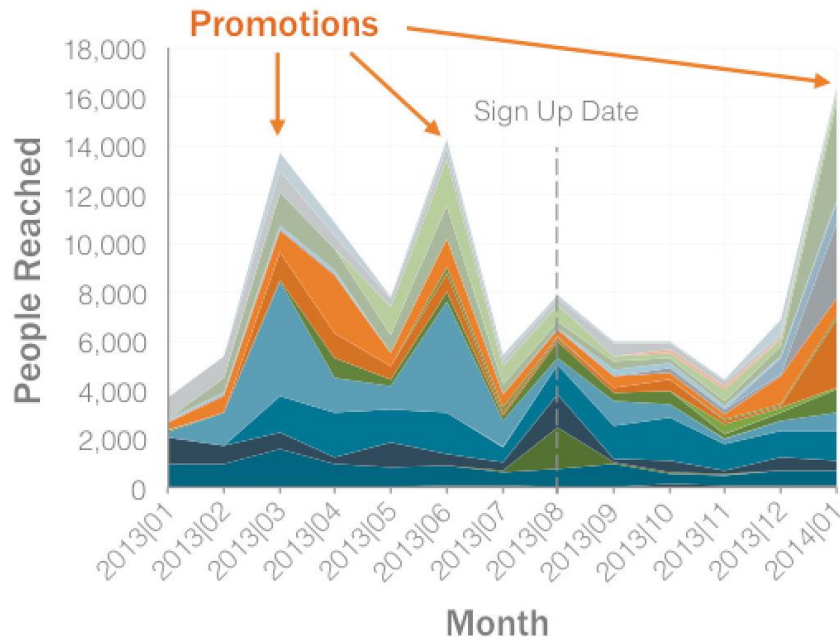
*Collaboration with*



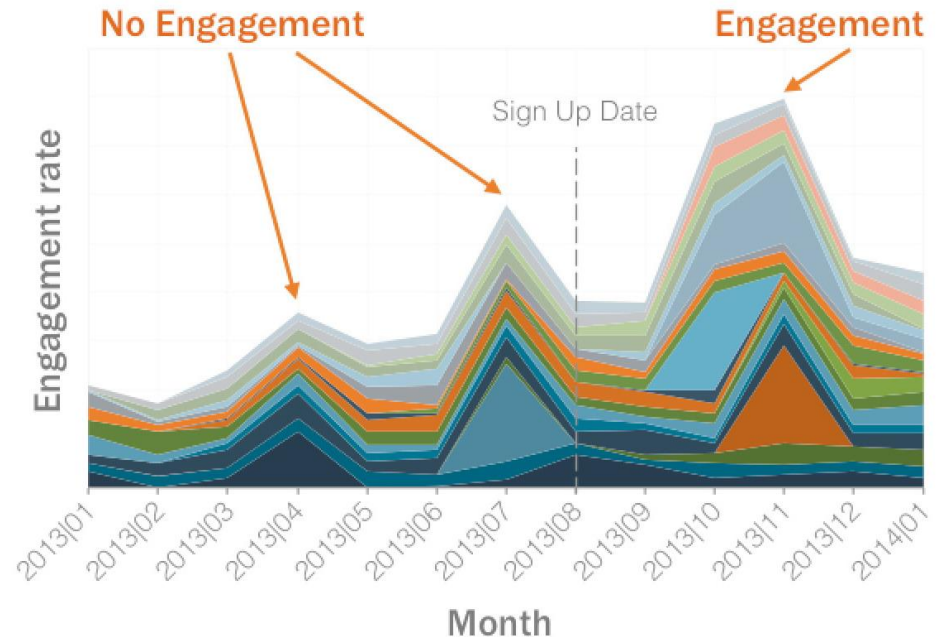
- Monthly Keyword Research
- SEO Optimization
- Directory Submissions
- New Custom Content Monthly
- Keyword Ranking Reports
- Search Engine Submissions
- \$59 Mo – \$899 Mo



## Social Media Program Results



- Content 'reach' experienced a decline in the initial months of service.
- Trend reversed in December and January.
- December tally reached a 1,000+ average for the first time since April, and January crossed the 800 mark less than halfway through the month.



- Agents have achieved six consecutive months of double-digit engagement. These percentages were seen only three times in the previous 7 months.
- Although engagement experienced ups and downs, it has trended upward for August signups.



projectcap

Consumer Portal

# TrustedChoice.com

## Personal Lines



## FREEDOM OF CHOICE

### Get A Quote

Zip Code

Go

☐ Auto ☐ Home ☐ Home + Auto

### Find A Local Agent

Zip Code

Go

Trusted Choice® Agents are local Independent Insurance Agents who advocate for you — providing unbiased and unparalleled service from quote through claims. Unlike other insurance agents, they have the freedom to competitively shop multiple insurance carriers and put together a plan that can save you money. You can thoroughly and confidently shop around in just one stop. [Learn more >>](#)

### READ OUR PLEDGE OF PERFORMANCE.

#### AUTO



ARE YOU COVERED FOR LESS COMMON ACCIDENTS?

#### HOME



DO YOU HAVE ENOUGH HOMEOWNERS INSURANCE?

#### BUSINESS



LEARN WHAT ONLY INDEPENDENT AGENTS OFFER.

#### LIFE



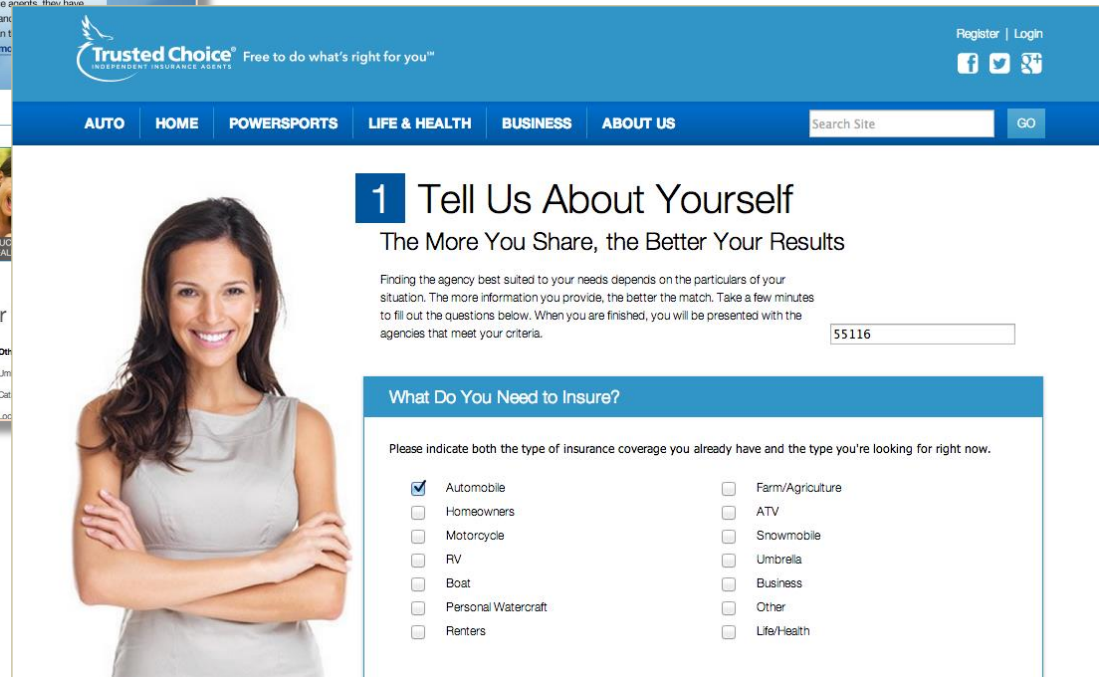
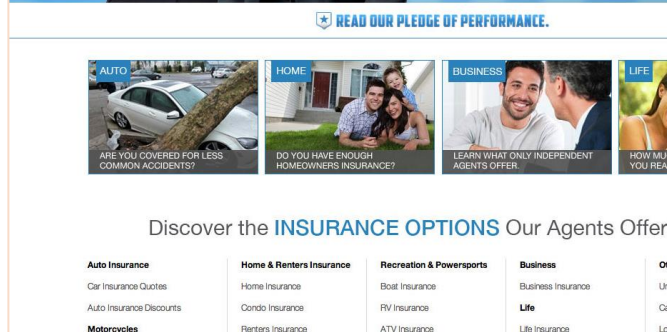
HOW MUCH LIFE INSURANCE DO YOU REALLY NEED?



# TrustedChoice.com is the National IA Channel Web Portal

## Consumers Get

- **Comparative Quotes** for Auto/Home
- **Research & information** on insurance topics
- **Nation's Best Directory of Independent Agents** and Independent Agency Companies



# Agents & Carriers are Signing Up

## Agency Participation:

- Over 2,000 Agencies have Registered for a Paid Portal Participation.
- Over 1,250 in the last 75 days.
- 97 in just one day is the record.

## Carrier Participation:

- 27 Personal Lines carriers have signed up since the launch.
- That brings the total committed to participating carriers to 32.
- That's over half-way to our initial goal for the year of 50.



# TrustedChoice.com Portal Traffic



Real Google.com search results showing TrustedChoice.com in the #1 search results position...

https://www.google.com/search?q=RV+insurance+cost&oq=RV+insurance+cost&aqs=chrome..69i57j0l2j69i60j0l2.8724j0j8&sc

RV insurance cost

Web Images Maps Shopping More Search tools

About 9,700,000 results (0.31 seconds)

Ads related to **RV insurance cost**

**AARP® RV Insurance - AARP.TheHartford.com**  
[aarp.thehartford.com/](http://aarp.thehartford.com/) 1 (866) 817 0903  
 If You're Over 50, Start Saving on **RV Insurance** Today. Free Quote!  
[Free Instant Quote - Customer Service Center](#)

**Progressive® RV Insurance - Coverage Options Others Don't Offer**  
[www.progressive.com/RV/](http://www.progressive.com/RV/)  
 Get A Quote & Buy **RV Insurance** Now  
 Progressive Insurance has 133,565 followers on Google+

**Save An Avg Of \$335 - Switch To Good Sam Insurance & Save**  
[www.goodsamrvinsurance.com/](http://www.goodsamrvinsurance.com/)  
 Start Your Full Coverage Quote Now!  
[RV vs. Auto Coverage - Be Prepared - Top RV Mishaps - FAQs](#)

**RV Insurance Specialists**  
[www.exploreerrv.com/RV-Insurance](http://www.exploreerrv.com/RV-Insurance)  
 Plans for Full or Part-Time RVers.  
 Get a Free, Customizable Quote Now!

**AAA Auto Insurance**  
[www.aaa.com/](http://www.aaa.com/)  
 Save Up to 35% on Auto Insurance.  
 Get a Free Quote Today!

**Full Timers RV Insurance**  
[www.ask.com/Full+Timers+RV+Insurance](http://www.ask.com/Full+Timers+RV+Insurance)  
 Full Timers **RV Insurance**.  
 Discover and Explore on Ask.com!

**Rv Auto Insurance**  
[rv.usautoinsurancenow.com/](http://rv.usautoinsurancenow.com/)  
 Get Cheapest Rv Auto Insurance  
 Rates Online - Save up to 50% Now!

**State Farm Rv Insurance**  
[statefarmrv.buyerpricer.com/](http://statefarmrv.buyerpricer.com/)  
 Looking for State Farm **Rv Insurance**  
 Info? Get Results Now.

**Affordable Auto Insurance**  
[www.metlife.com/](http://www.metlife.com/)  
 You Could Save Hundreds On Your Car  
 Insurance w/ MetLife Auto & Home@!

**Cost Of RV Insurance**  
[www.about.com/Cost+Of+RV+Insurance](http://www.about.com/Cost+Of+RV+Insurance)

Motorhome insurance varies widely, with prices ranging from a few hundred to **several thousand dollars** per year.

[How Much Does RV Insurance Cost? Find Average Price | Trusted ...](https://www.trustedchoice.com/rv-insurance/rate-cost/)  
<https://www.trustedchoice.com/rv-insurance/rate-cost/>

[How Much Does RV Insurance Cost? Find Average Price | Trusted ...](https://www.trustedchoice.com/rv-insurance/rate-cost/)  
<https://www.trustedchoice.com/rv-insurance/rate-cost/>  
 Get typical **RV insurance** estimates and premiums. Learn how coverage **costs** are calculated and get a personalized rate quote from a local independent agent.



# TrustedChoice.com

## Demographics



# Demographics Results

What kinds of people are getting quotes from TrustedChoice.com?

- **76%** of quote prospects are over 30 years old.
- **48%** of quote prospects are married.
- **38%** of new vehicles quoted are valued at over \$30,000.
- **36%** are currently with a Direct or Captive Agency Company
- **55%** are selecting maximum limits package. Only 16% choose the minimum.



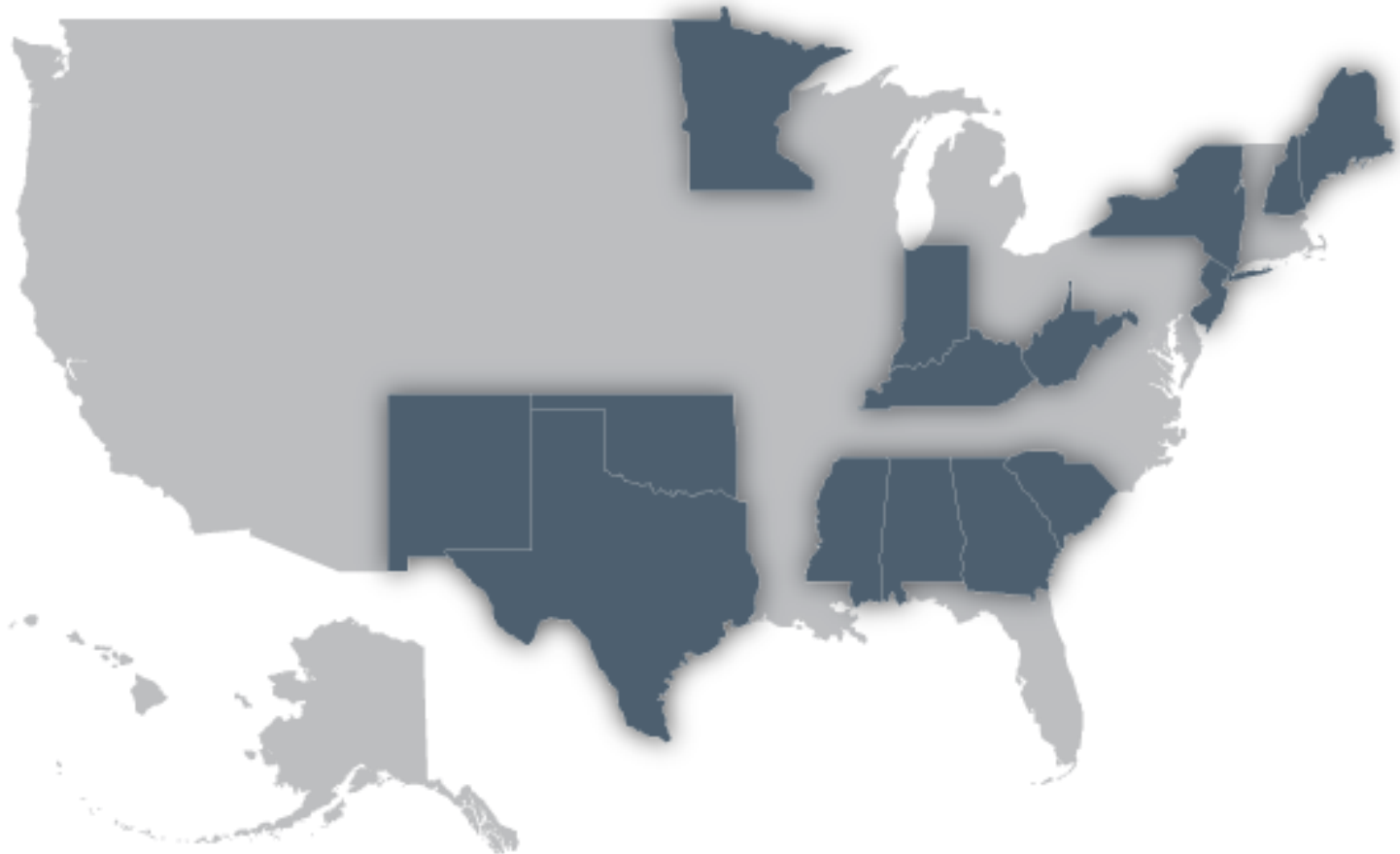
# TrustedChoice.com

Comparative Rating Roll-Out



# Comparative Rating Roll-Out Plan

Currently Live, Early February, 2014



# Comparative Rating Roll-Out Plan

February-March, 2014

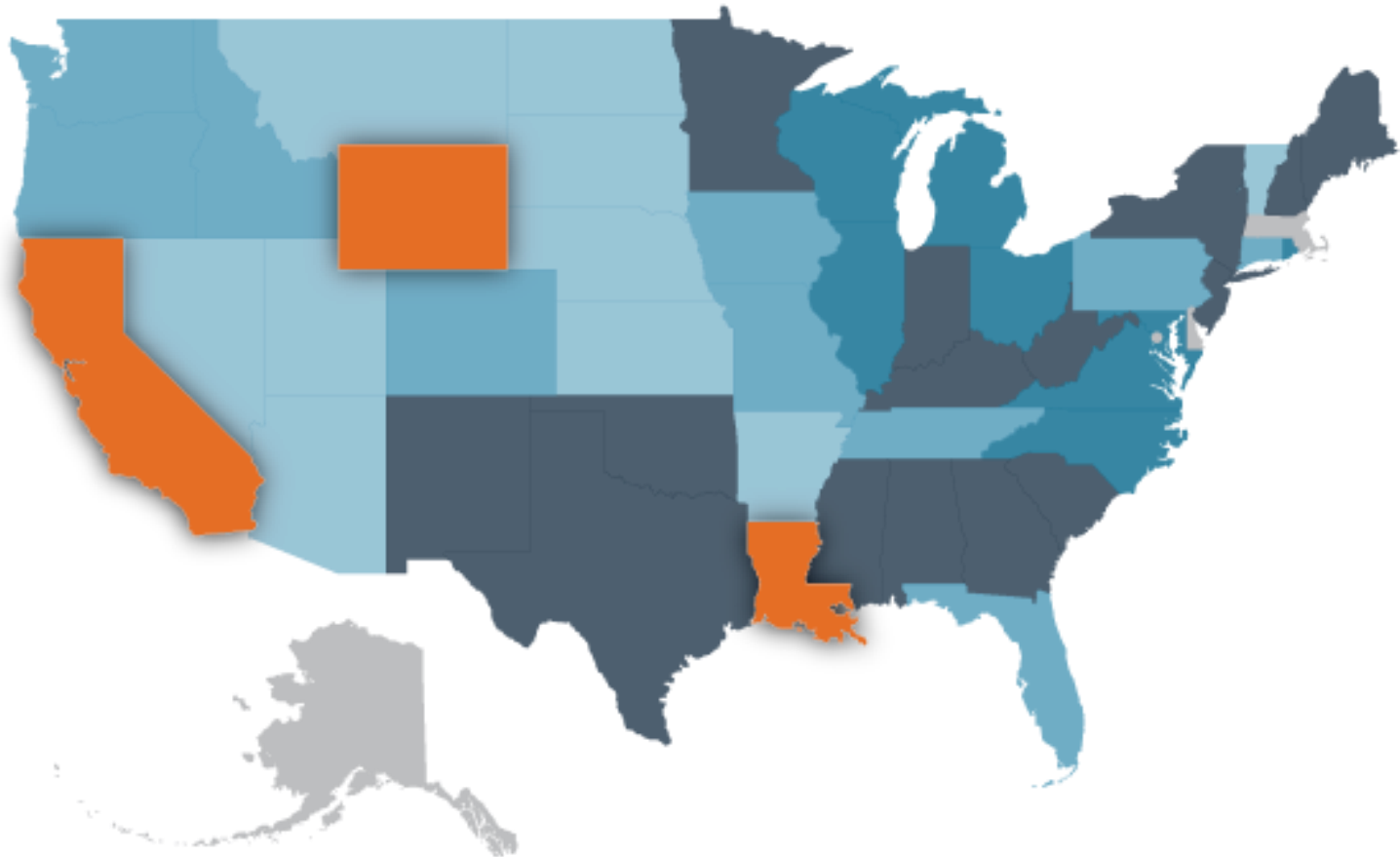






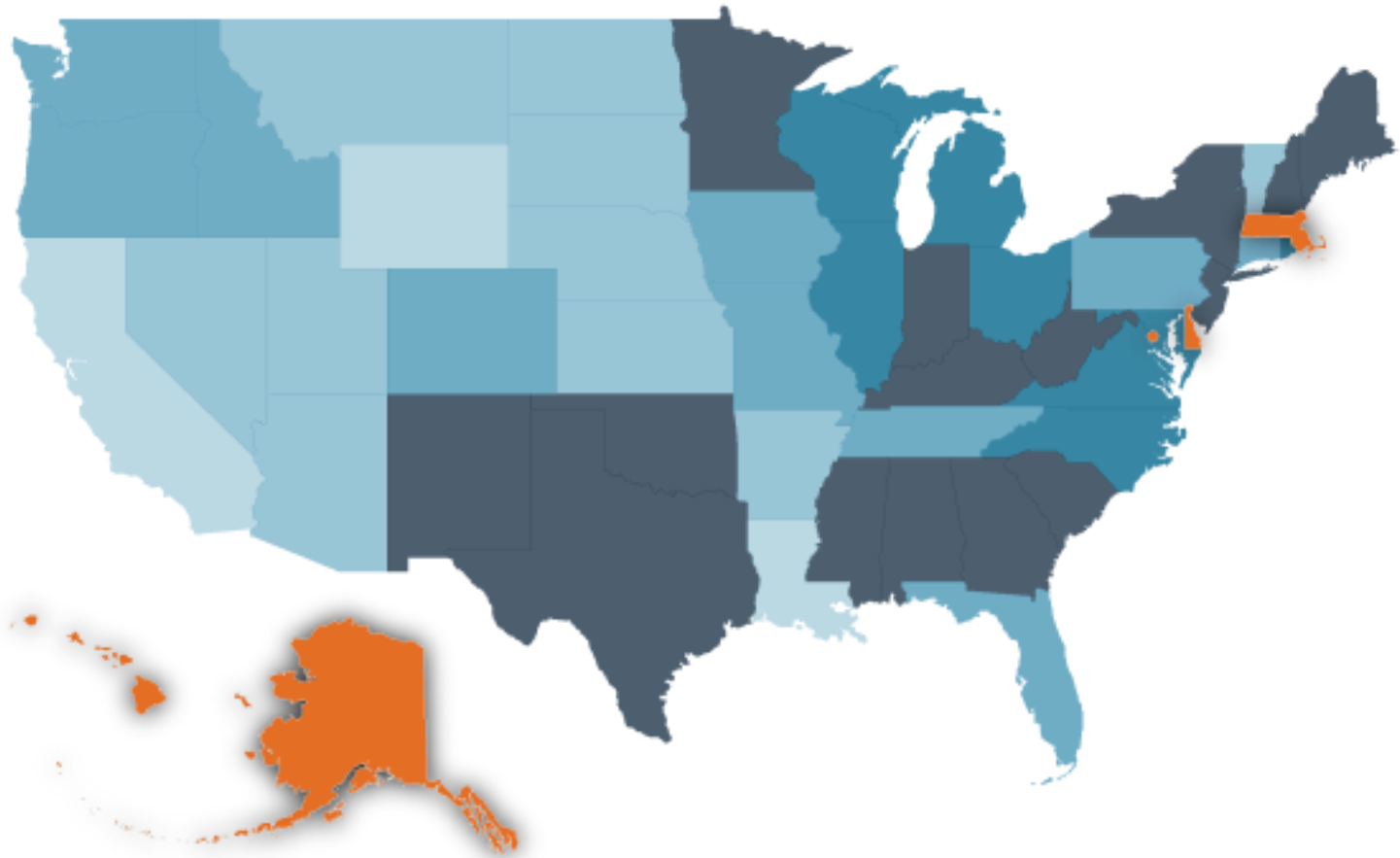
# Comparative Rating Roll-Out Plan

May-June, 2014





# TBD - Summer, 2014



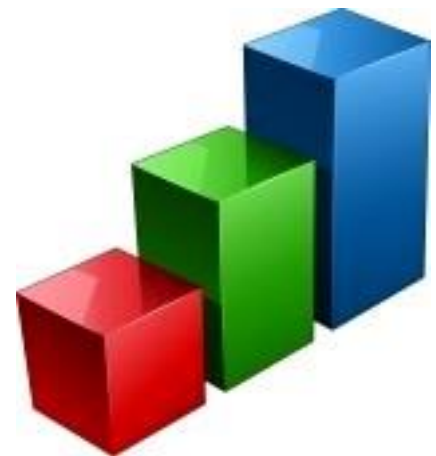
# TrustedChoice.com

## Business Results



# January Consumer Portal Success Metrics

- ✓ Thousands of Quotes Initiated
- ✓ Thousands of Agency Searches Performed
- ✓ Thousands of Agency Profiles Viewed
- ✓ Thousands of Qualified Leads Delivered
- ✓ The majority to Agencies with Advantage Profiles
- ✓ Lead conversion by agents is running at approx. 50%



# Success Stories Abound

## 7 Leads; 3 Sales

*"All I know is it works! We don't buy leads, so this has been great. And the seven we've received so far weren't just tire kickers. One was an out-of-state family responsible for a family trust who needed help. Another was a suburban family in a \$360,000 house. Bottom line is we're being found."*

*– Frederiksen & Frederiksen*

## 3 Leads; 3 Sales

*"We were skeptical. But so far **we're batting a thousand!** We've received multiple prospects from TrustedChoice.com so far and have written multi-line policies. Not what you might have expected from an online lead...but I'll take more of those all day long."*

*– Watkins Insurance Group*

## 2 Leads; 2 Pending

*"We were trying to do the right things with our website even before we got involved with Project CAP and its been working **but we're really excited to be getting prospects from TrustedChoice.com** - and commercial prospects at that."*

*–Hartland Insurance Agency*



## 4 Leads; 2 Sales

*"We got a prospect from the portal just last week, a good one. It was someone needing homeowners and we ended writing both the homeowners and the auto with Safeco. **Ended up being a \$9,000 account. I'll take those all day long.** Well worth the investment."*

*-Lanoix Insurance*

## 1 Lead; 2 Sales

*"The client was told to seek out an independent agent because direct writers wouldn't be able to help him –and we were. It was originally a homeowner's quote and **we got his auto insurance, as well.** Thanks!"*

*– Conrad Insurance Agency*

## 3 Leads; 1 Sale; 2 Pending

*"We recently signed up as an Advantage subscriber and we've had a wonderful experience thus far. **We're about 50/50 with the prospects we've received** and we'll take that any day of the week. We just wrote one new customer and have two more quotes pending. We're extremely grateful to be working with a valued partner like Trusted Choice, so we can really showcase what our agency can do for potential customers."*

*– Great Northern Insurance Agency*

# Success Stories Abound

## 1 Lead; 1 Big Sale

*"Our benefits manager just followed up with a prospect from TrustedChoice.com and it resulted in the sale of a group health insurance plan for 12 employees with annual premium of approximately \$160,000. And we took the business on a BOR basis – so, to say the least, we are happy!"*

*– NorthEast Insurance Services*

## 1 Lead; 1 Sale

*"I was a captive agent previously and one of my prior customers recognized my name on **TrustedChoice.com**. We contacted him right away and he's giving us an opportunity to quote two automobiles and his home."*

*– LaVonda Fletcher Insurance*

## 2 Leads; 1 Very Big Sale

*"People are reaching out. Yes, sometimes you don't know what you might find when follow up on one of these leads. You just have to take it and promptly respond. In this instance, we are looking at writing the consumer's home, a piece of rental property, and a multi-unit commercial building. We couldn't be happier with how this has worked."*

*– Koskie & Company*



## 3 Leads; 2 Sales

*"The whole thing has been a good experience for us. We've written two workers' comp accounts and are getting a look at accounts I never would have seen before. **It's working and generating interest.**"*

*– KTM Risk & Insurance Services*

## 1 Lead; 1 Sale

*"I received an inquiry for auto insurance from a gentlemen moving from France to work at Microsoft in Redmond, Washington – and **we wrote the business.** Thank you!"*

*– Path Insurance Services*

## 8 Leads; 1 Sale; 5 Pending

*"In the last two weeks, our agency has received eight new prospects from TrustedChoice.com. We've written a personal lines auto and homeowners policy for one with about \$1,500 in premium and we're still working five more. We watch closely to determine where our prospects come from and want to know how our marketing investments are doing. TrustedChoice.com is definitely generating consumer interest"*

*– Gallant Insurance Services*

# TrustedChoice.com

Carrier Participation



# Participating Carriers

## The Founding Carriers...



# Participating Carriers: 32 on board



NGM  
INSURANCE  
COMPANY

A member of The  
Main Street America Group



QUINCY MUTUAL GROUP



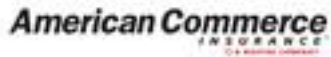
[www.concordgroupinsurance.com](http://www.concordgroupinsurance.com)



Verbal intent or contract  
to join as of 2/1/14



# Participating Carriers: 32 on board



*Dorchester Mutual*



Verbal intent or contract  
to join as of 2/1/14

## TrustedChoice.com Carrier Participation

Name	Benefits	Other	Pricing
<b>Trusted Choice</b>	<ul style="list-style-type: none"> <li>• Real-Time Consumer Quoting</li> <li>• Complete Carrier Profile</li> <li>• IA Channel Support Press +</li> <li>• Site Traffic Reports</li> <li>• Carrier Working Groups</li> <li>• Plus....</li> </ul>		<b>\$400/state/mo.</b>  Small states: \$200; Big states: \$800
<b>Non-TC Carrier</b>	<ul style="list-style-type: none"> <li>• Real-Time Consumer Quoting</li> <li>• Complete Carrier Profile</li> <li>• IA Channel Support Press</li> <li>• Quotes Generated Report</li> </ul>		<b>Non-TC: Base +25% Surcharge</b>

- ✓ **Fee Structure will be going up! This is Early Supporter Pricing. Lock-in Supporter Pricing Now!!**

# TrustedChoice.com

Integrations & Improvements



## Agreements in Place with Key Comparative Rating Partners...



# Upcoming Improvements to Personal Lines

- Agency Rating & Reviews
- Single Agency Quoting API
- Single Carrier Quoting API
- Comparative “Estimator”
- Enhanced Agency Profile Capabilities
  - Live Chat
  - Agency Blogging
  - Videos
  - Discussion Threads
  - Social Media Feeds



# TrustedChoice.com

## Commercial Lines



# Commercial Lines Opportunity

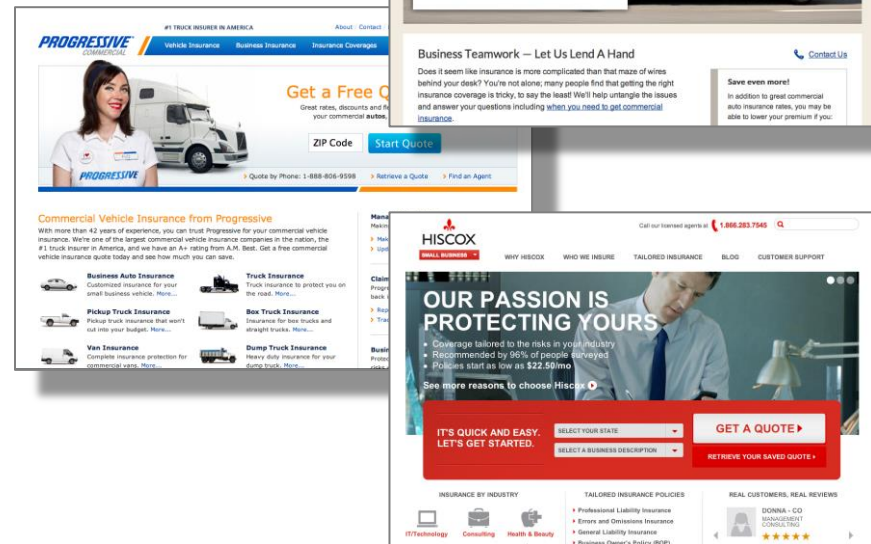
- Much of the IA Channel is focused on Commercial Lines
- This increases our underlying annual premium base from \$110 billion to \$320 billion.
- This is the next “frontier” to be fought over online
- There are 4.2 million businesses in the U.S. with revenues between \$100,000 and \$10 million.
- They do over \$4 trillion in business every year.



# Commercial Lines Model

## Innovators are Staking Claims

- GEICO
- Progressive
- Insurance321
- Insureon
- Hiscox
- AssureStart



- Businesses, like consumers, expect to be able to access commercial insurance information, resources and services online.





# INDEPENDENT

★ JUST LIKE YOU ★

*Get a customized commercial insurance recommendation in less than 5 minutes!*

**Get Started**

## Join hundreds of businesses who are already saving

The independent agents at TrustedChoice.com work for you and not an insurance carrier. With access to hundreds of plans and insider knowledge they can



**Jacob Smerz** @jacobsmerz

6h1h

Sed ut perspiciatis unde omnis iste natus error sit voluptatem accusantium #trustedchoice



**Cheryl Delagata** @cdelagata

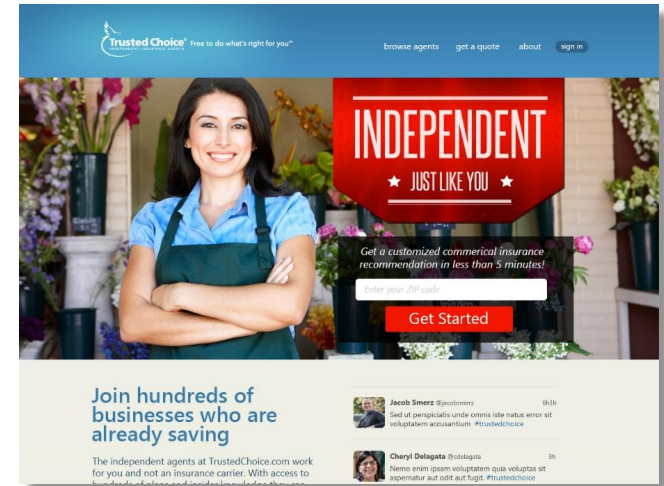
3h

Nemo enim ipsam voluptatem quia voluptas sit aspernatur aut odit aut fugit. #trustedchoice

# Commercial Lines Model

## So What Will It Do?

- TrustedChoice.com Business Insurance Center will be a unique online resource to business owners.
- Provide business owners with the insurance information they want.
- Connect insurance buyers with the insurance professionals and companies that can best address their insurance needs.
- Serve as a national-scale online lead generator for commercial lines brokers and their carrier partners.
- It will not be focused on Comparative Rating.

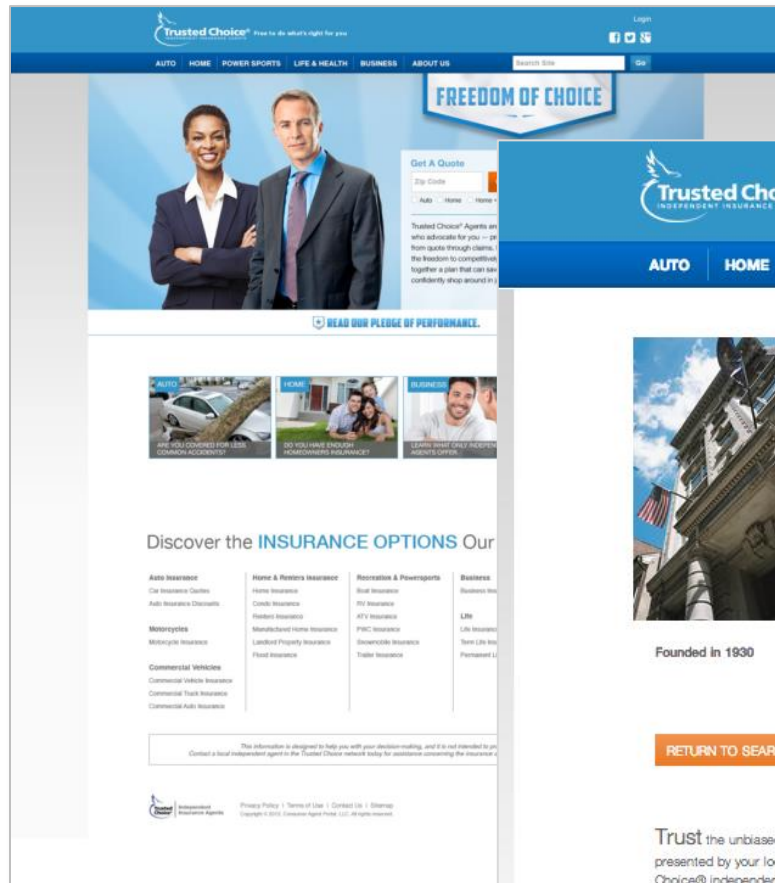


# TrustedChoice.com

Agency Participation Subscriptions



# Advantage Portal Subscription



Founded in 1930

RETURN TO SEARCH

Trust the unbiased options presented by your local Trusted Choice® independent agent. They can shop multiple insurance companies to offer you choice, savings and value, tailored precisely for you. They offer the coverage you want with the savings you need.

Trusted Choice® agencies make a commitment to quality service.

## Murray Securus

Main Office  
39 N Duke Street  
Lancaster PA 17602

Office Hours  
Mon: 8:00 AM - 5:00 PM  
Tue: 8:00 AM - 5:00 PM  
Wed: 8:00 AM - 5:00 PM  
Thu: 8:00 AM - 5:00 PM  
Fri: 8:00 AM - 5:00 PM  
Sat: Closed  
Sun: Closed

Agency Services  
Trusted Choice Agency  
Extended Service Hours  
(Evening - Weekend)  
Multiple Languages  
ADA/Handicap Accessible  
Heritage Agency (10+ Years in Business)

CONTACT AGENT

Languages: [English](#) , [Español](#)

About Us

Type of Insurance

Location

Our mission is to provide solutions to help our clients be safer and more secure. We offer a wide range of personal and business solutions in the area of risk management, insurance, employee benefits, third-party administration, wealth management and human resources.



# TrustedChoice.com Agency Subscriptions

Name	Profile	Leads	Training	Price
<b>Basic</b>	Basic Profile: <ul style="list-style-type: none"> <li>• Agency Essentials</li> <li>• Location &amp; Contact Info</li> </ul>	Search Leads	Essentials Training	<b>Free</b>
<b>Advantage</b>	Enhanced Profile: <ul style="list-style-type: none"> <li>• Higher Page Rank</li> <li>• Enhanced Description</li> <li>• Map Locator</li> <li>• Staff Contacts</li> <li>• Carrier List</li> <li>• Social Links</li> <li>• Customer Testimonials</li> <li>• Lead Capture</li> </ul>	Search Leads Rating Leads	Advantage Training	<b>\$39/mo.</b>

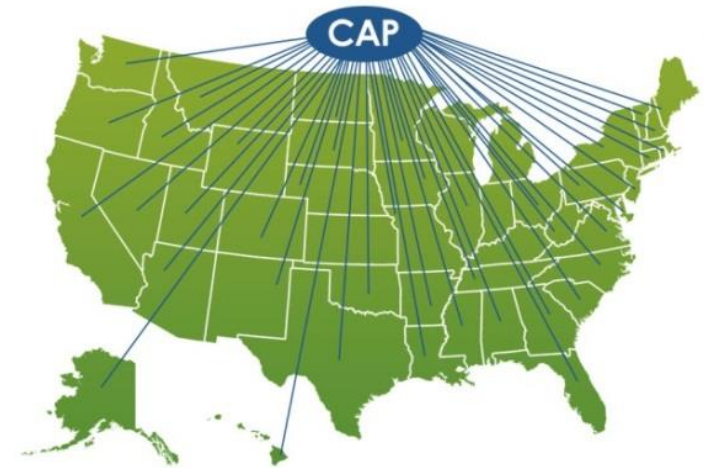
- ✓ **Fee Structure will be going up! This is Early Supporter Pricing. Lock-in Supporter Pricing Now!!**



# Portal Participation For Agencies

## Advantage Program Details

- ❑ Subscription is flat monthly-fee
- ❑ \$39.00/month at present
- ❑ That locks in your price for all of 2014
- ❑ No obligations; quit or downgrade any time
- ❑ \$1.33 per day to give it a try.
- ❑ We have made this a no-risk proposition
- ❑ Over 1,250 Agencies have signed up since December 1



# Sign Up Today

[www.projectcapmarketing.com](http://www.projectcapmarketing.com)



## Claim Your Spot Now!

# Q&A

# THANK YOU

*Get on board today. No one gets to be last! Everyone has to be first.*







projectcap

End

**Consumer Agent Portal, LLC**

