Capturing the Digital Customer

Marc Deiter - Director of Say Insurance

Shelter Insurance Companies

2.5 Million
ACTIVE UNITS

$27.5 Billion
INSURANCE IN FORCE
*Total value of active insurance policies
Increase of $4.9 Billion over the past 5 years*

$5.6 Billion
ASSETS UNDER MANAGEMENT
Up $1.6 Billion over the past 5 years

21
OPERATING STATES

20
FIELD OFFICES

60+
COUNTRIES

AmShield® • ShelterRe® • Haulers

SHELTER INSURANCE
INSURANCE®

SHELTER INSURANCE® FINANCIAL STATEMENT

2,209,832
P&C UNIT COUNT
Up 243,883 over the past 5 years

$1.8 Billion
P&C POLICY EARNED PREMIUM
5 year Annual growth of 4.29%

$1.99 Billion
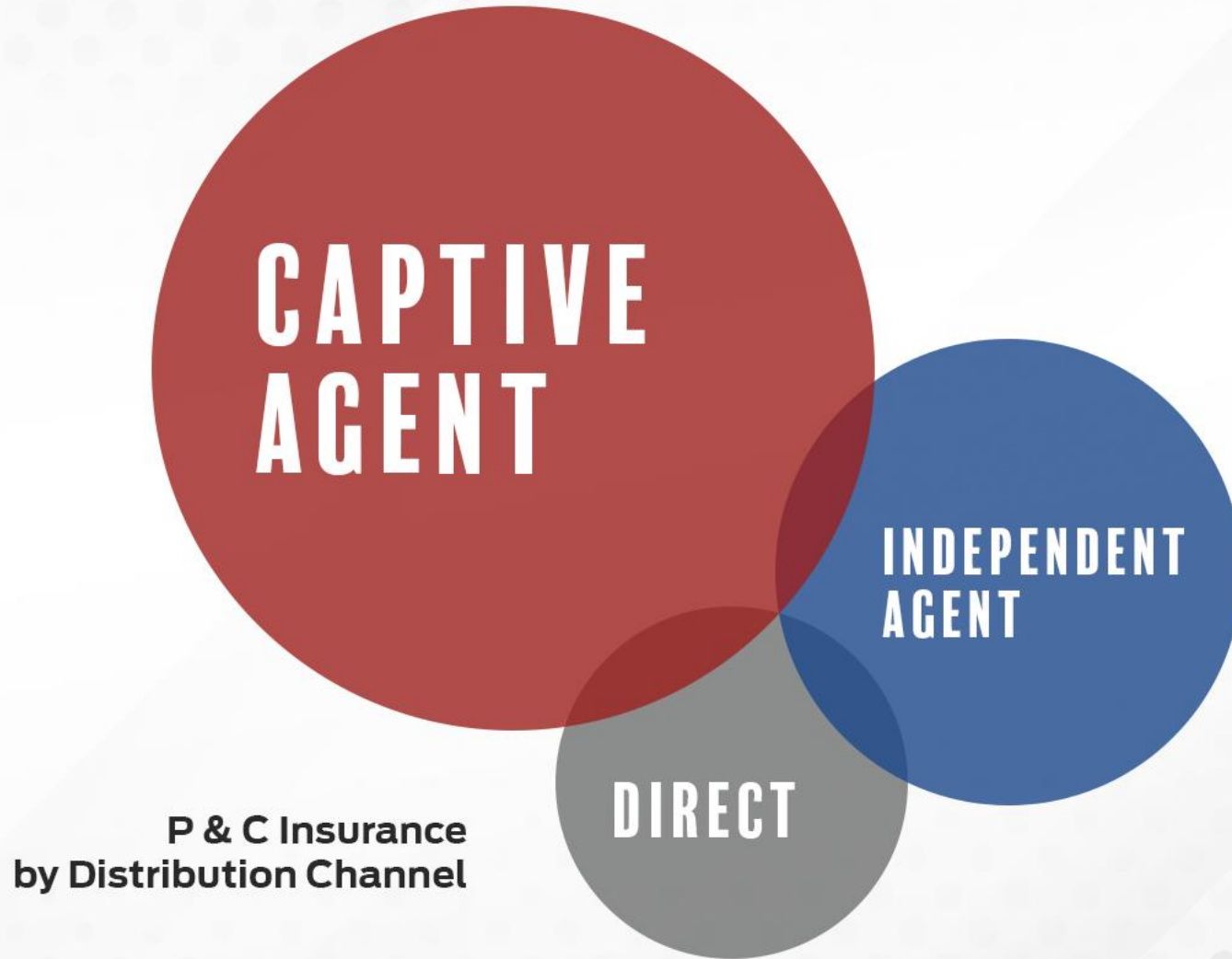SHELTER MUTUAL SURPLUS
5 year Annual growth of 4.87%

4,100+
EMPLOYEES & AGENTS

21
OPERATING STATES
Added 3 in the past 5 years

New Visions. New Directions.

CAPTIVE AGENT

INDEPENDENT AGENT

DIRECT

P & C Insurance
by Distribution Channel

- Customers have a strong preference in how they purchase insurance

- Shelter knows insurance and how to service customers

- Serving Captive, Direct, and IA allows Shelter to participate in most all ways customers can purchase auto insurance
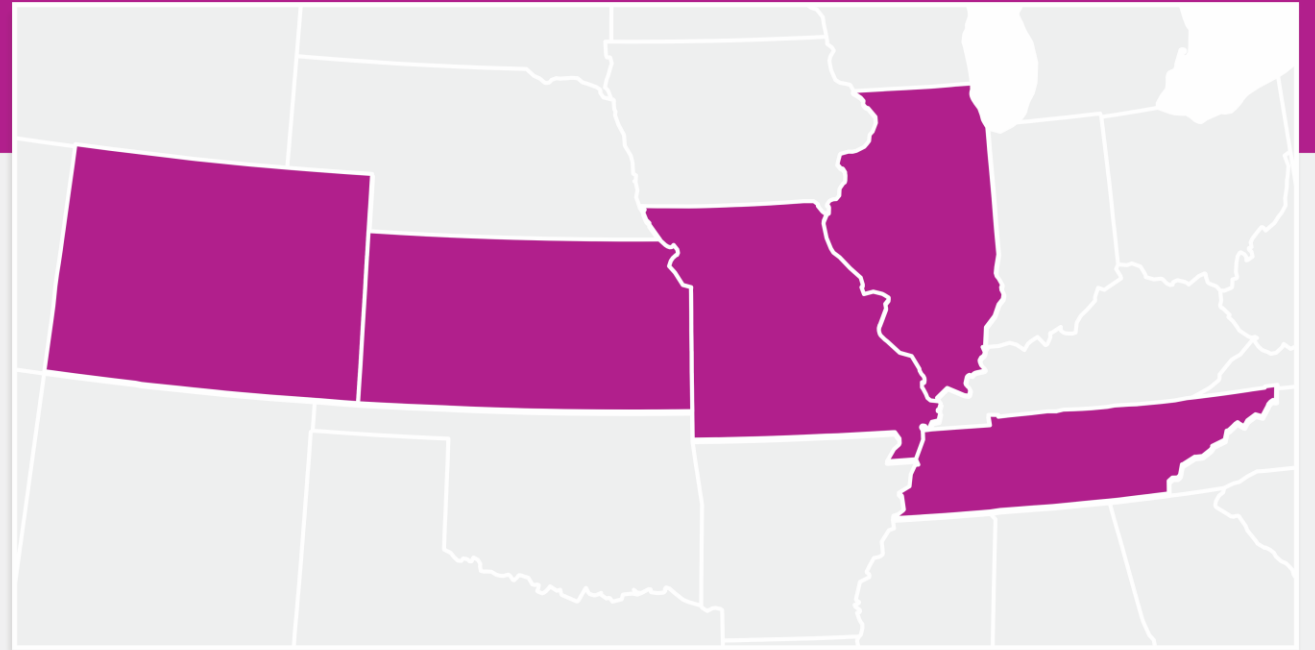
Voting question

When is your company planning on implementing direct-to-consumer auto insurance?

1. Already do
2. Work is in progress
3. Planning
4. Thinking about (considering)
5. In 1-3 years
6. In 4-5 years
7. No plans

say
INSURANCE ®

Say's Mission:
To provide an insurance experience that is **transparent**, **clear**, **respectful** and **useful**.

Say Insurance is a brand of Shelter General Insurance who's driving force is to always add knowledge in a clear, transparent and simple way. One way they do this is by providing consumers with their insurance score, the factors that are impacting it and easy to understand explanations of how it's impacting their rate.

say

Say Service Squad

We care about our customers. Our hard-working team of insurance experts is just a click, text, email or call away.

880

Insurance Score

We show you your score and how you rank in terms of excellence. Plus, we'll show you the key factors affecting your score so you can then work to improve it and save money each month.

Claim Reps

Backed by Shelter's years of award-winning experience handling claims.

Say Partners:

Google

the zebra

compare.com

QuinStreet

tableau
SOFTWARE

evolve
DIGITAL LABS

LeadCloud

salesforce

aws

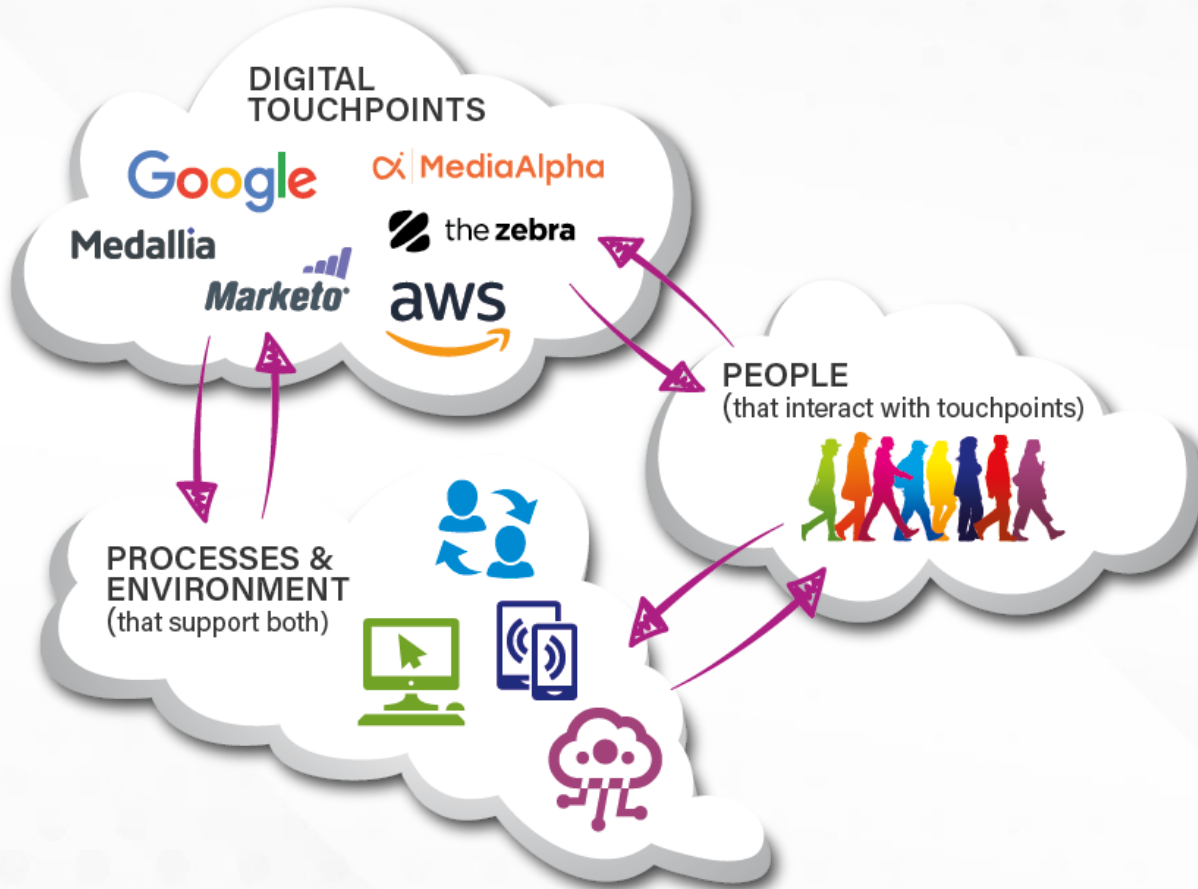Marketo

Medallia

MediaAlpha

Consistencies

- **Customer risk profile**

- **Within Shelter's operating territory**

- **Auto insurance**

- **Service**

Digital Ecosystem of a Company

How

- **Policy system**

- **Ecosystem**

- **Partners**

Digital

- **Mobile first**

- **Quote / bind / self-serve**

- **Paperless discount**
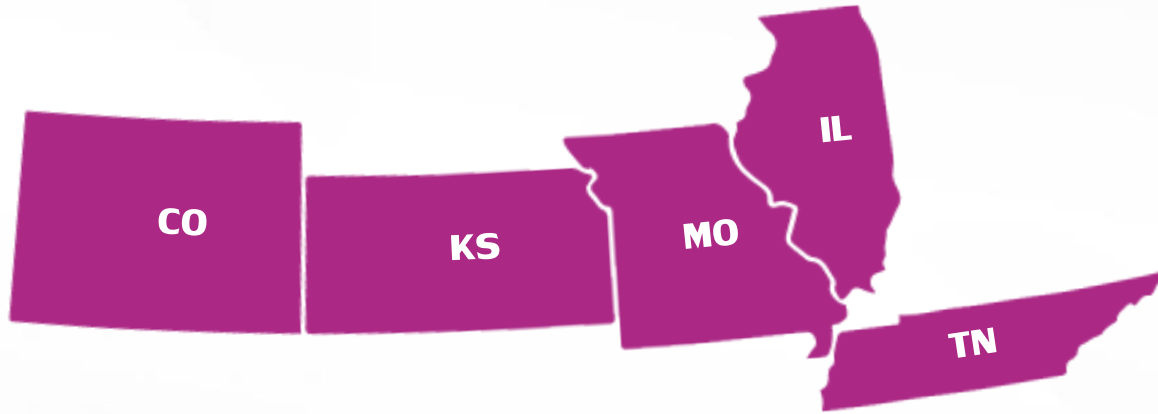
- **Application speed**

- **Preference center**

Customer Insights

- **Research community**

- **Voice of customer**

- **Session replay**

- **User Experience (UX) research**

Today

- **5 states**

- **Risk differentiation**

- **Data foundation**

- **Marketing / attribution**

Next

- **Refine pricing and risk differentiation**

- **Data**

  - **Attribution**

  - **Business questions**

- **More personalization**

- **Insuretech**

Thank you

Marc Deiter

Director of Say Insurance