

TRAVELERS QUOTING BEHAVIOR EXPECTATIONS

90 DAY AND 180 DAY REQUIREMENTS								
QUOTING BEHAVIOR EXPECTATIONS			DIGITAL ADOPTION @ NB			INTELLIDRIVE		
	Target %	Result	Digital	Target	Result	IntelliDrive	Target	Result
Bridge Rate	N/A		email Capture at NB	90%		Quote %	90%	
Quote to Effective >15 Days	75%					Issued %	40%	

LONG TERM TARGETS FOR SUCCESS								
QUOTING BEHAVIOR EXPECTATIONS			DIGITAL ADOPTION @ NB			Digital Quote Proposal	Target	Result
	Target %	Result	Digital	Target	Result	Take Up Rate	20%	
Home:Auto Quote Ratio	1:1		eDelivery (paperless)	75%				
EFT and Paid-In-Full (combined)	85%		eBill	50%				
Limits 100/300/100 or >	85%		MyT enrollment	60%				
			eSignature (CCC)	60%				

Bridge Rate = If using a comparative rater “bridging” to Travelers to run free reports, verify and validate quote

Quote to Effective Date = Best discount is at 15 days

Email Capture = Putting email in Travelers system (we do not spam customers with email)

IntelliDrive = Our telematics. It is a phone app and evaluates Acceleration, Braking, Speed, Time of Day and Distraction (touching the phone while the vehicle is in motion)

Home: Auto Quote Ratio – Quoting of accounts

EFT and Paid in Full (both receive discounts so get the better rate). These are our preferred payment methods

Limits = 100/300/100

Digital Adoption – eDelivery is paperless policies, eBill is paperless bill, MyT enrollment is our phone app, eSignature would not apply unless in our Service Center

Digital Quote Proposal – the use of our system to email or text a quote direct to the customer from our system in a mobile friendly format