P&C Matrix Insights Deck

Second Quarter 2015

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BACKGROUND

As part of our Monitor Services, Corporate Insight provides clients with a quarterly analysis of key features and products, presented in the form of a matrix.

The *P&C* matrix gives our clients an in-depth view of the available features and offerings of the major U.S. issuers, analyzing information from over 15 major insurance companies.

The following slides cover some key findings from the **Q2 2015 P&C Matrix**. For more information, please contact Grace Lei, Relationship Manager, at glei@corporateinsight.com.

General Info (as of 5.26.2015)	Allstate	Amica	Chubb
Service Hours	24 hrs/day, 7 days/week	24 hrs/day, 7 days/week	24 hrs/day, 7 days/week
Telephone Service for Hearing/Speech Impaired	•		
Link to Email Agent About Consultation			
E-mail Support for General Questions	•	•	•
General Website Features			
About Us (Company Information/Overview)	•	•	•
Contact Us	•	•	•
Press Releases	•	•	•
Site Map	•	•	•
Awards/Self-Promotion	•	•	•
Firm Ratings and Rankings	•	•	•
Firm Reviews	•		
Agent Stories	•		
Customer Reviews		•	
Career Opportunities	•	•	•
What's New Section			
Investor Relations	•		•

Q2'15 P&C Matrix

FIRMS COVERED

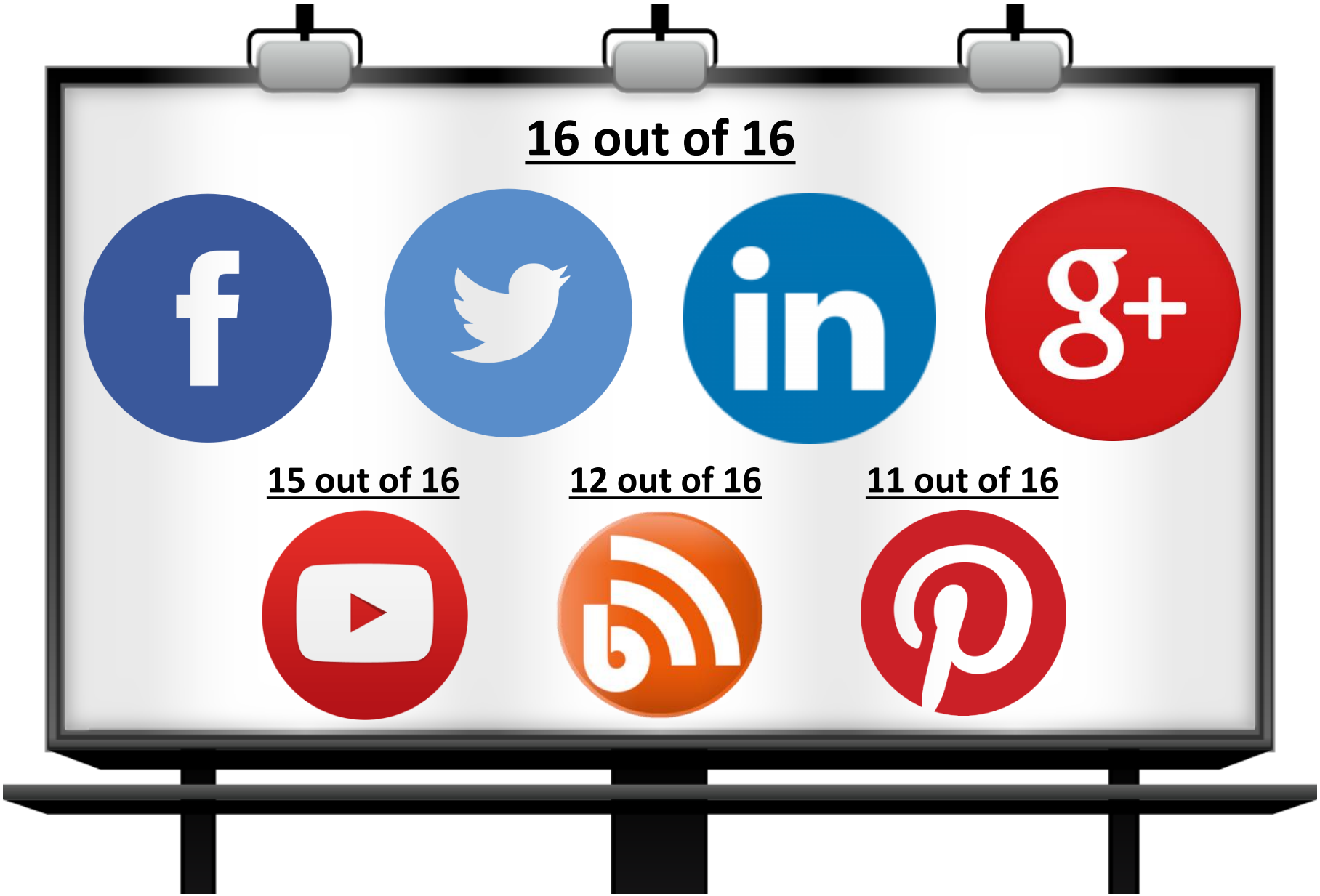
The following are the firms we track on a quarterly basis for our *Property & Casualty Monitor Service*, including the *P&C* matrix:

P&C Matrix		
Allstate	The Hartford	Safeco
Amica	Homesite	State Farm
Chubb	Liberty Mutual	Travelers
Esurance	MetLife	USAA
Farmers	Nationwide	
GEICO	Progressive	

TRENDS & HIGHLIGHTS FOR Q2

- All major insurance companies currently promote social media resources on their website, including Facebook, Twitter, LinkedIn and Google+
  - The majority show social media icons on the static footer portion of the website
- Most companies offer the ability to get car insurance (88%) and home insurance (81%) quotes online
  - Six out of 10 provide the capacity to purchase car insurance online
- All offer Home/Condo, Renters and Identity Fraud insurance
  - Allstate and USAA have the largest portfolios of insurance offerings for the types of insurance we track
- Nearly all companies provide information on their sites about the claims process for car (88%) and home insurance (81%)
  - All provide telephone and online services for submitting claims
- A majority offer online tools; car buying service tools are the most common (69%)
  - But few offer home insurance tools; home inventory worksheet tools are the most common (44%)
- More than three quarters of major insurance companies have a mobile app
  - The majority offer services like online bill pay and the ability to view policy details

SOCIAL MEDIA PRESENCE ON INSURANCE WEBSITES – MOST FREQUENTLY PROMOTED



WEBSITE LOCATION FOR SOCIAL MEDIA LINKS (OUT OF 16)

Static Footer: 81%

Public Homepage: 56%

Dedicated Social Media Page: 31%

Product Pages: 13%

Private Homepage: 6%

ONLINE QUOTES & ABILITY TO PURCHASE INSURANCE ONLINE (OUT OF 16)

Able to Get Quotes Online

Car Insurance: 88%

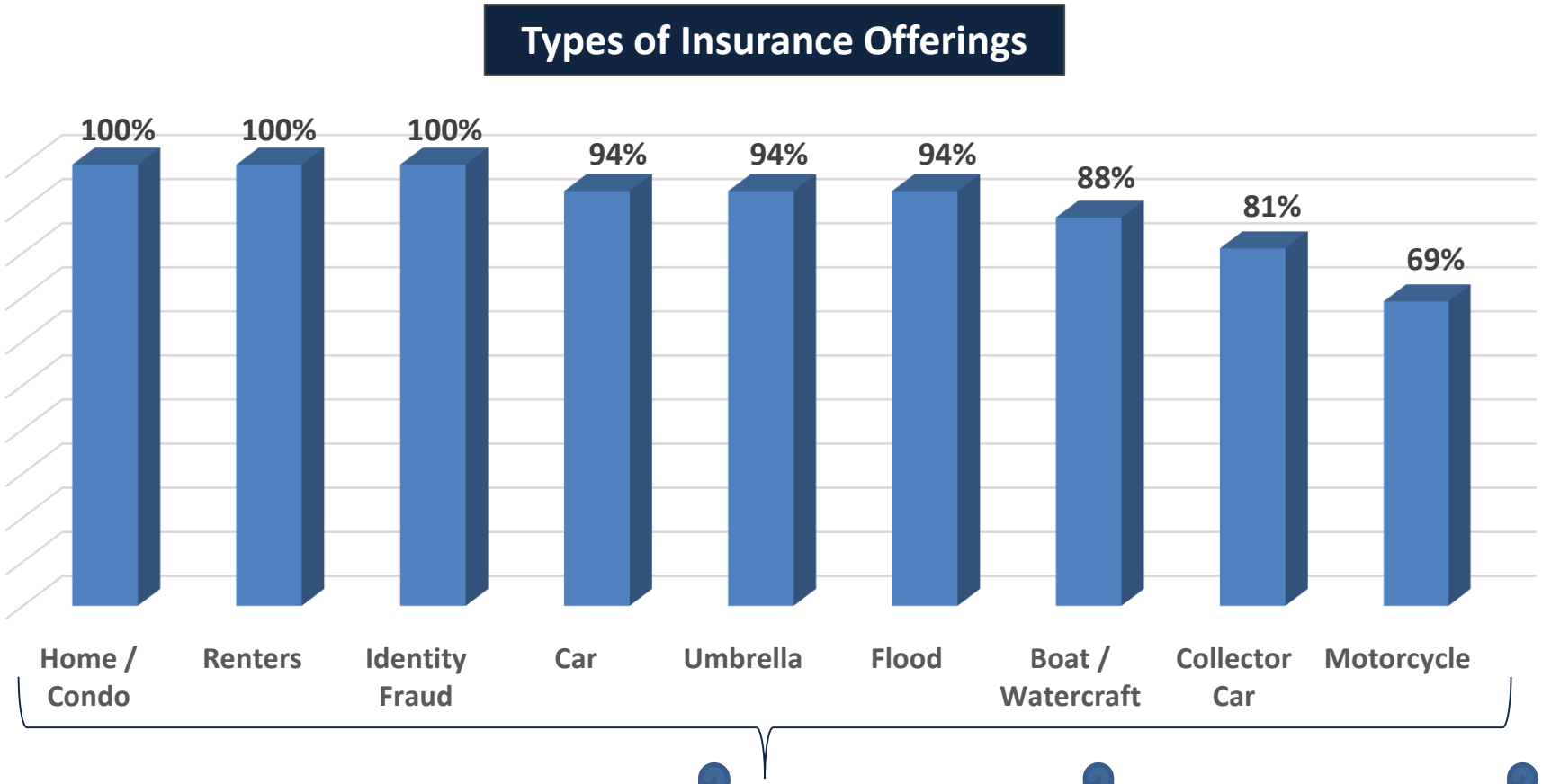
Home Insurance: 81%

Able to Purchase Policy Online

Car Insurance: 63%

Home Insurance: 38%

MAIN INSURANCE POLICY OFFERINGS (OUT OF 16)



Largest Mix of Insurance Offerings

- **USAA** 20 out of 24
- **Esurance** 18 out of 24
- **Progressive** 18 out of 24
- **Allstate** 19 out of 24
- **GEICO** 18 out of 24
- **Nationwide** 18 out of 24

ONLINE CLAIMS PROCESS (OUT OF 16)

Information About the Auto Claims Process

88%

Information About the Home Claims Process

81%

File a Claim via…

Phone

Online

Offered by All 16 Major Insurance Companies

CAR INSURANCE ONLINE TOOLS (OUT OF 16)

Car Buying Services Tools

69%

Coverage Calculator

Find a Repair Shop Tool

44%

56%

HOME INSURANCE ONLINE TOOLS (OUT OF 16)

Home Inventory Worksheet Tool

44%

How Much Home Coverage Calculator

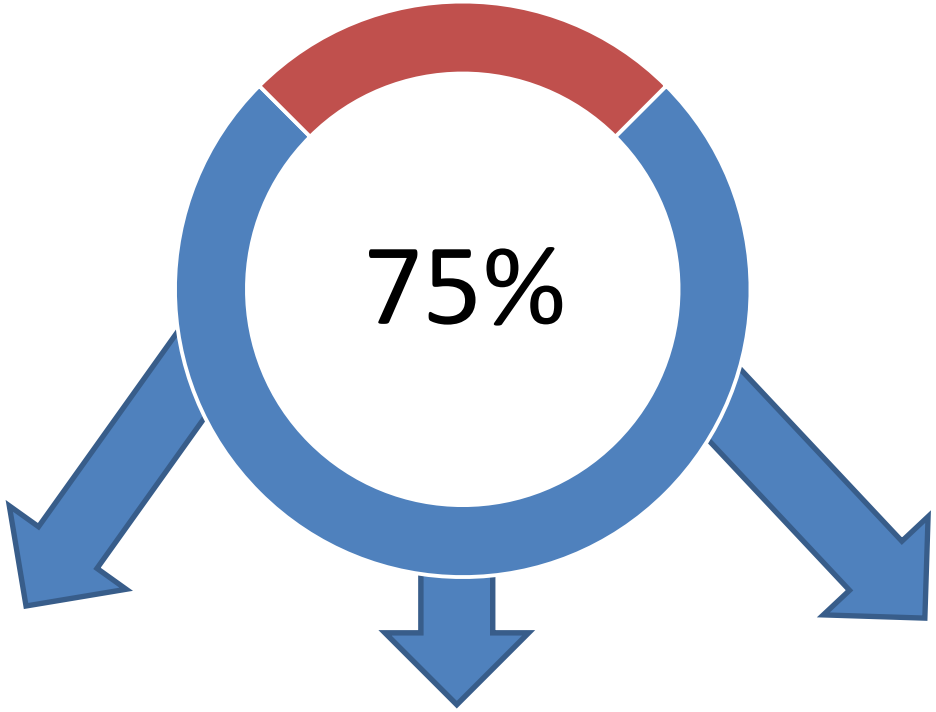
25%

38%

Home Loan/Mortgage Calculator

MOBILE APP OFFERINGS / CAPABILITIES (OUT OF 16)

Have a Mobile App



Pay Bill

100%

View Policy Details

100%

Voice-Enabled

33%

ABOUT CORPORATE INSIGHT

Corporate Insight provides competitive intelligence and user experience research to the nation's leading financial institutions. For over 20 years, the firm has tracked technological developments in the financial services industry, identifying best practices in online banking and investing, online insurance, mobile finance, active trading platforms, social media and other emerging areas. There are no assumptions in Corporate Insight's work – we use live accounts at all of the firms we research, providing our clients with unparalleled, unbiased intelligence on the competition.

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