



VALCHOICE AND NICHE ACADEMY

HELP PATRONS NAVIGATE THE RAPID INSURANCE PRICE INCREASES OF INFLATION

Insurance Industry Watchdog, ValChoice,
produced exclusive content for libraries.

April 6, 2022



RELEVANT BACKGROUND



Pre-accident

- Background in physics & math
- High tech career
 - Engineering -> marketing -> sales -> CEO ->



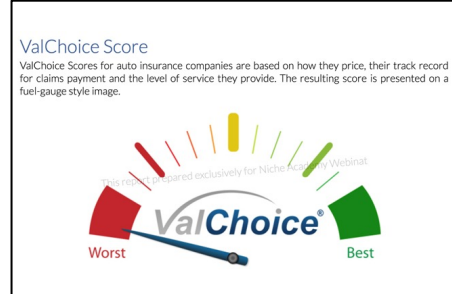
Post-accident

- Legal battles with insurance companies for years
- Founded ValChoice in 2013



OVERVIEW

April = Financial Literacy



Problem: insurance is confusing and expensive



Inflation: creating stress and anxiety



Solution: financial literacy / insurance education



Demonstration: accessing the content and tools



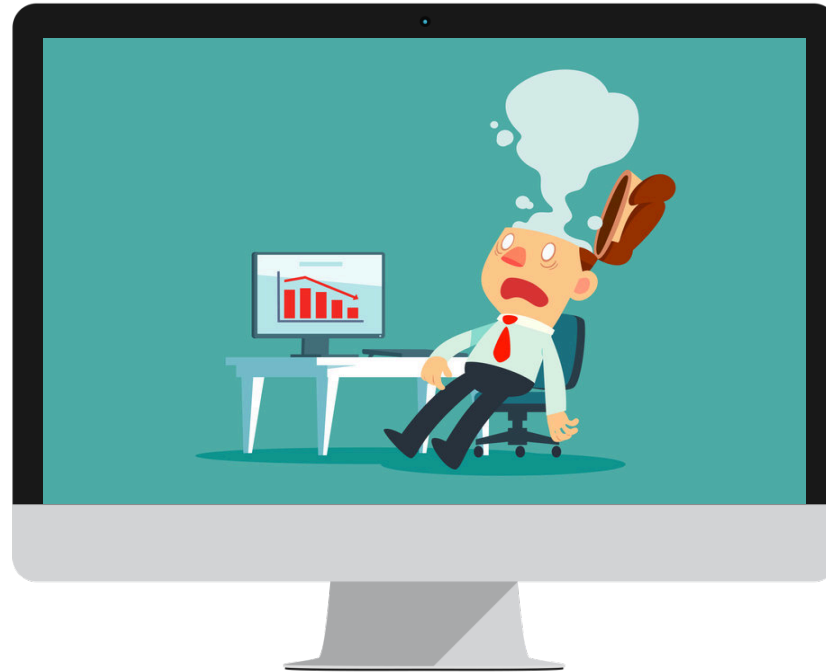


PROBLEMS CONSUMERS FACE

- Rising prices due to inflation
- Prices range widely (8x difference)
- No transparency when legitimate claims not paid
- Advertising spend misleading to consumers
- Online purchases result in poorly insured shoppers
- Choosing the wrong insurance is financially catastrophic

INFLATION = STRESS & ANXIETY

Beat Stress. Get Informed.



THE SOLUTION IS FINANCIAL LITERACY

Unique, Easy to Understand

Great Benefit to Patrons 16+

Vital information for responsible adults

Training Options

Deliver via

- Web
- Virtual programming
- Staff led programming



What's Provided

- Ratings
- Calculators
- Educational videos
- Worksheets
- Virtual programming
- Etc.

No Support Required

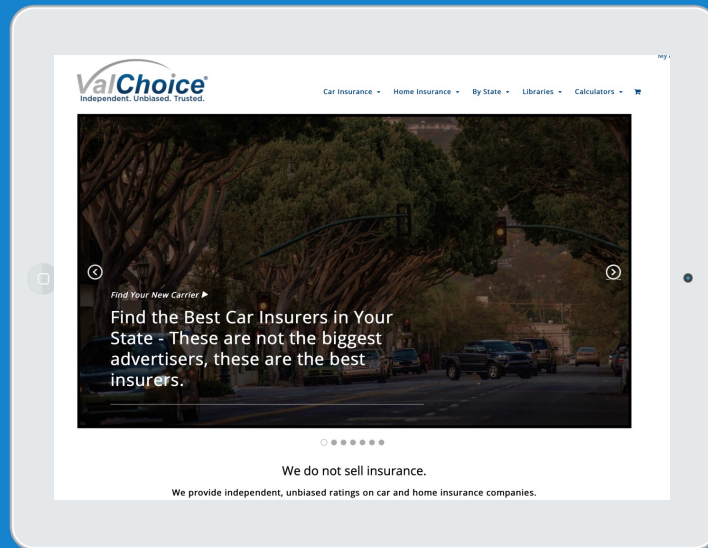
Content automatically customized by location.



VALCHOICE

#1 Independent Insurance Company
Ratings and Analytics

The Carfax for Insurance according
to Forbes Magazine



COMMERCIAL BUSINESS MODEL



Sales and Marketing Tools for Agents

- Help agents compete against billion \$ advertising budgets by differentiating
- Enable agents to deliver transparency to consumers



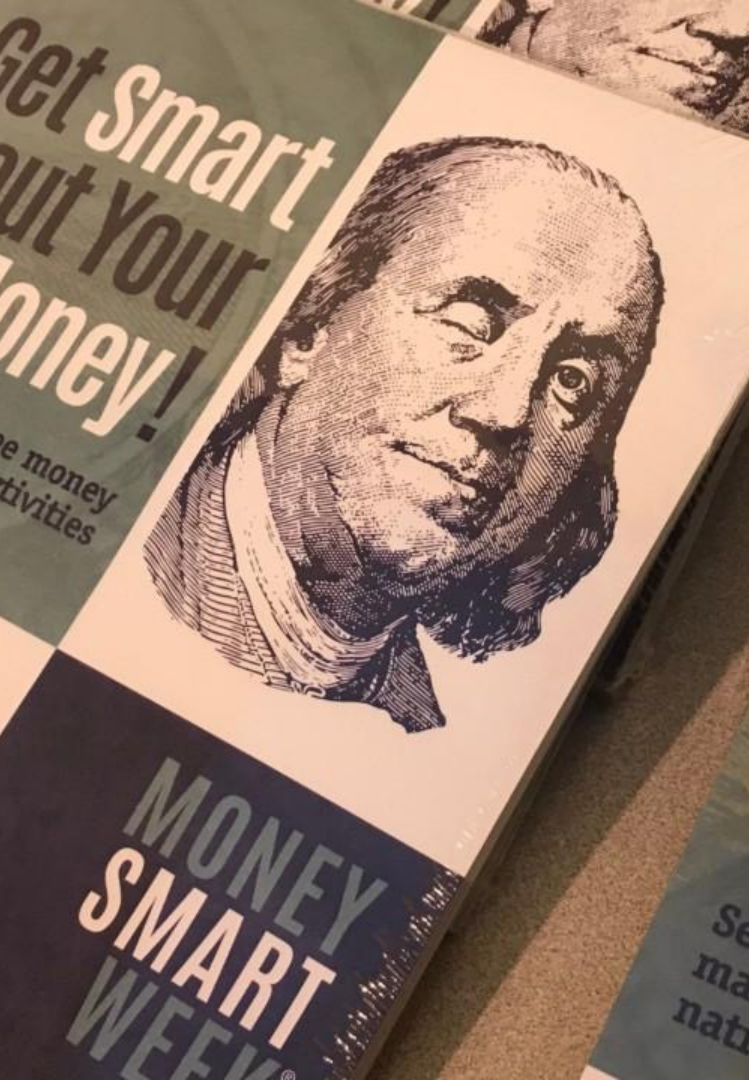
LIBRARY BUSINESS MODEL



Free Analysis & Tools for Patrons

- Full access to the info needed to make the best decisions for themselves and their families
- No ValChoice monetization model via library patrons





ESSENTIAL FINANCIAL LITERACY TOOLS

- 1 Calculators – Price info tailored to your location
- 2 Company ratings – On value, quality and service
- 3 Educational videos – By stage of life
- 4 Worksheets – For individualizing info
- 5 Agent referrals – For assistance and advice
- 6 Virtual Programming
- 7 Book – *Injured Money*



INSURANCE COST CALCULATORS

Am I Getting Ripped Off?

Empowering and informing consumers

Insurance shopping websites don't provide a complete picture. ValChoice empowers by educating.



Automatic localization



Based on thousands of publicly available documents

our information is only used to calculate insurance price.

Auto insurance calculator

1 / 10

Average Cost Per Year
\$1,076

Get your estimate

First name Last (optional)

Zip code where your car is parked
nights and weekends ?

Zip Code

Next

our information is only used to calculate insurance price.

Home insurance calculator

1 / 2

Average Home Insurance
Cost Per Year in the United States
\$1,242

Get your estimate

First name Last (optional)

Property zip code

Next

INSURANCE COMPANY RATINGS

An Unbiased Measure of Quality and Value

Insurance that doesn't pay claims is not insurance!

ValChoice is the only company rating insurers on value, quality and service.




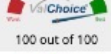
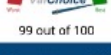


Single company reports are free for library patrons



BEST CARRIERS BY STATE

Best Car Insurance Companies in Utah

	ValChoice Score
Mutual of Enumclaw	 100 out of 100
Bear River Mutual Insurance Company	 100 out of 100
Germantown Mutual Insurance Company	 100 out of 100
United Heritage Property/Casualty Companies	 100 out of 100
United Insurance Company	 99 out of 100

All ratings are based on high-quality data and analysis. Data sources include: S&P, state insurance commissioners, National Association of Insurance Commissioners, AM Best, Company and S & P Market Intelligence. Data used by permission.
Published by ValChoice on: February 07, 2022.

- ValChoice grades
~25,000 companies
 - ~12,000 auto insurance
 - ~13,000 home insurance
- Listings for every state



Home Insurance Report

State of Alaska

Assurant US PC Cos

This report is prepared exclusively for Your Patron



Bringing price and claims transparency to the insurance industry

VALCHOICE INSURANCE COMPANY REPORTS

- ValChoice is the only company to
 - Use data collected by state insurance departments
 - Use data vetted by state insurance departments
- Mathematical model of industry by insurance type
- No user surveys or web reviews



CAR & HOME INSURANCE CHECK-UPS



- Free ratings
- How good is your insurance company?
- Does your insurer delay & deny claims?
- Who are the best companies?



EDUCATIONAL VIDEOS

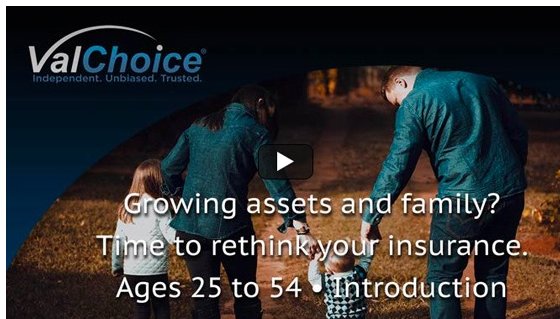
Hands-on Learning with No *Train the Trainer* Required

16 - 24 Years Old



- 21 frequently asked questions
- Seven top tips
- Series of six videos
- 25-minute total run time

25 - 54 Years Old



- 25 frequently asked questions
- 11 top tips
- Series of seven videos
- 30-minute total run time

55 and Older



- 28 frequently asked questions
- 12 top tips
- Series of seven videos
- 30-minute total run time



WORKSHEETS

- Individualized, hands-on learning
- Figure out exactly what you need
 - Liability insurance coverage
 - Deductible amount
- Coordinated with calculators
 - Pages (screens) in the web app
 - Guides individualized decisions

Asset Name	Market Value	Loan amount	Net value
Home	\$ 450,000	\$ 300,000	\$ 150,000
Home 2			\$ -
Car 1	\$ 30,000	\$ 15,000	\$ 15,000
Car 2	\$ 25,000	\$ 12,500	\$ 12,500
Car 3			\$ -
Savings	\$ 75,000		\$ 75,000
Other debt		\$ 20,000	\$ (20,000)
Networth	\$ 580,000	\$ 347,500	\$ 232,500



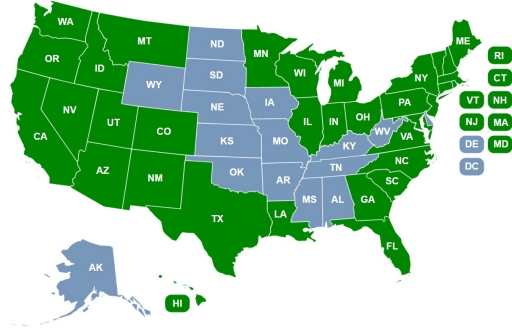
Find Insurance Agents

Do you need auto or homeowners insurance?

We put you in contact with agents that represent the best insurance companies. If your state is shown in green, click the state to find insurance agents that sell high-quality insurance and offer insurance transparency with free ValChoice ratings. If your state isn't colored green, check back soon. New agents are signing up daily.



We connect you with insurance agents that represent the best companies. A ValChoice score of 68 or greater is required to qualify as a "best" company.



Insurance Agents

Are you an agent that represents a great company? If so, join our directory. Click [here](#) for more information.

ValChoice does not receive payment for you buying insurance from an agent listed in this directory. Our mission is to help you find the best insurance companies.

Links That Helps You Find Insurance Agents That Represent the Best Companies

Clicking the map above, or the links below, will take you to more detailed information on how to find insurance agents that represent the best companies. Only insurance agents that represent award winning companies are allowed to be included in our insurance agent directory. That way you can be confident you're getting the best agent and carrier.

Arizona
California
Colorado
Connecticut
Florida
Georgia
Idaho
Illinois

Louisiana
Maine
Maryland
Massachusetts
Michigan
Minnesota
Montana
Nevada
New Hampshire
New Jersey
New Mexico
New York
North Carolina

Ohio
Oregon
Pennsylvania
Rhode Island
South Carolina
Texas
Utah
Vermont
Virginia
Washington
Wisconsin

Making it easy to get the help patrons need

AGENT REFERRALS

- ValChoice can match patrons with agents in their states
- These agents represent the top performing carriers



Helping Patrons Help Themselves

VIRTUAL PROGRAMMING

- Available during Financial Literacy Month
- Sign-up available after registering
- Promote through email, newsletters, websites and social media

INJURED MONEY

TRUE STORY OF A MAN WHO FOUGHT INSURANCE COMPANIES AND
WON MORE THAN A **QUARTER-MILLION DOLLARS**, AND HOW YOU CAN TOO!



Dan Karr

INJURED MONEY BOOK

"This book is the complete guide for dealing with insurance companies, and the people who work for them. I had read a few "file your own claim" type books, but this is the only one that accurately prepares you for what is going to happen at each step in the process. It also provides a clear explanation of how to handle the situation. This is like a Bible and a Dummies guide rolled into one book. As icing on the cake, it is actually interesting to read.

"Statistically speaking, most of us will never be in a serious car accident in our lives. However, we buy insurance anyway. *Injured Money* should be part of your insurance purchase, so order a copy now. If you or a loved one are in a serious accident, car or otherwise, you will need to have this book at hand."

"A very informative book that everyone who has insurance should read."

PRICING = FREE

- 1) Calculators – Register to get links for your location
- 2) Ratings – With exception of “comparisons”, free to patrons
- 3) Educational Videos – Hosted by Niche Academy
- 4) Worksheets – Included with educational videos
- 5) Agent referrals – Available to all web site users
- 6) Virtual programming – Free during financial literacy month



OUR COMMITMENT



ValChoice will

- Keep data current
- Limit email contact
 - Financial literacy month
 - National safety month
 - National preparedness month
- Continue to offer this free service



OUR REQUEST – HELP US HELP OTHERS



Let Your Network Know

- “Much needed service”
- “Unique”
- “Free”
- “We’re using it”
- valchoice.com/fin-lit/



Free Offer

Register and use ValChoice content for your library.

ValChoice supports public and educational libraries with free content!



“Due to the pandemic and the likely societal shifts that will result, a lot more of our patrons are going to be forced to navigate the murky waters of personal insurance, where any missteps can be incredibly costly. With ValChoice, librarians can give patrons the tools they'll need.”

– Michael Zeller, Vice President, New England Library Association (NELA)



ValChoice Offers Free Insurance Education Tools for Libraries

– Matt Enis

Tutorials Aligned with Monthly Programming

April - Financial Literacy Month



Free content for libraries and library patrons covering:

- How good is my/any insurance company about paying claims?
- How to shop for insurance that properly protects you and your family
- What is the average price of insurance where I live?
- How to find an agent that sells good insurance at a fair price?

March - Women's History Month



May - Get Ready for National Safety Month



April - Financial Literacy Month



September - National Preparedness Month





**ValChoice Offers Free Insurance
Education Tools for Libraries**

- Matt Enis

Financial Literacy

Register for a membership (free) and get access to financial literacy tools and videos for teens, young adults, families and retirees. Start by selecting your state so we can tailor the content to the laws, regulations and competitive dynamics where your library is located.

Social distancing is changing your patrons insurance requirements. Offer this free service and help them save money. Sign up now.

State

Choose a state

REGISTER NOW



Financial Literacy

Register for a membership (free) and get access to financial literacy tools and videos for teens, young adults, families and retirees. Start by selecting your state so we can tailor the content to the laws, regulations and competitive dynamics where your library is located.

Social distancing is changing your patrons insurance requirements. Offer this free service and help them save money. Sign up now.

State

Choose a state ▼

REGISTER NOW

STEP #1: ORDERING

- Select your state
- Click “REGISTER NOW”

Checkout

Registration details

First name *

Dan

Last name *

Karr

Phone *

Email address *

Select the option below that best describes your role in the library *

Please select


Select your service area size *

Please select

STEP #2: ORDERING

- Fill in name
- Email
- Title
- Service area size

Your membership

	PRODUCT	TOTAL
	Money Smart Week silver membership	\$0.00 / year
Subtotal		\$0.00
Total		\$0.00
Recurring totals		
Subtotal	\$0.00 / year	
Recurring total	\$0.00 / year	

Newsletter:

☒ Subscribe to our quarterly newsletter.

☒ I have read and agree to the website [terms and conditions](#) *

REGISTER NOW

STEP #3: ORDERING

- No charge order
- No recurring charge
- Accept terms
- Click "REGISTER NOW"



[Home](#) › [Checkout](#)

Registration complete

Thank you.

GET CONTENT

STEP #4: ORDERING

- Click "GET CONTENT"

Money Smart Content

This page includes links to web apps, video tutorials, written educational content, how to schedule programming for your library accessing premium video tutorials. Bookmark this page and save your password so you can easily access this treasure trove of your library.

Now that you've registered, the next step is to give your patrons access to web apps and video tutorials. The links below are specific to the state you selected when you registered. Embed these links on your website.

Step 1) Post a link on your website to the New Hampshire Car Insurance Calculator

<https://www.valchoice.com/car-insurance/new-hampshire/>

Instructions: post this car insurance calculator link into your libraries website with explanatory text like the following.

This New Hampshire [car insurance estimator](#) lets you calculate auto insurance costs customized to your age, location, driving record, vehicle, etc. Your personal information is only used to calculate insurance price.

Step 2) Post a link on your website to the New Hampshire Home Insurance Calculator

<https://www.valchoice.com/home-insurance/new-hampshire/>

The following is example text for integrating the home insurance calculator link into your libraries website:

Use this New Hampshire [home insurance calculator](#) to estimate home insurance costs based on home replacement value and location. Your personal information is only used to calculate insurance price.

Step 3) Post a link on your website to the Educational Videos

Educational videos that guide patrons on how to use these calculators are hosted at, <https://my.nicheacademy.com/valchoiceacademy/>.

Place this link near the links to the calculators for your state. Including words in the link such as, "Click here for tutorials on using the ValChoice calculators and web apps."

Car Insurance ▾ Home Insurance ▾ Libraries ▾ Calculators ▾

Navigation guides you through, step by step.

Steps 1 & 2) Web apps

Step 3) Educational videos

Optional) Educational articles

Optional) Virtual programming

WCAG 2.1 Compliance

STEP #5: POST ON WEBSITE

- Copy your links for pasting into your library's website

VIDEO LIBRARY



Categories



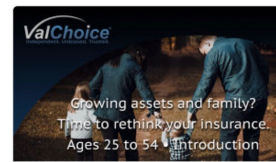
Inflation and car insurance



Financial Education Series -
Introduction



Everything you need to know
about car insurance. Ages 16 -
24.



Growing assets and family?
Time to rethink your insurance.
Ages 25 to 54 • Introduction



Have you outgrown your
insurance company? Ages 55+.



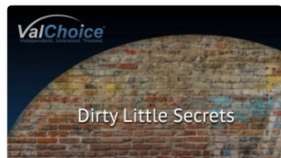
Does gender matter?



Car insurance is expensive.
Are you getting a fair price?
Find out with this video.



Are you getting a fair price on
your homeowners insurance?
Find out with this screen...



"Dirty Little Secrets" every
consumer needs to know
about insurance.

All tutorials

Introduction / Overview

Car Insurance

Homeowners Insurance

Tutorials - Screen Captures

Car Insurance 16 - 24 yrs old

Insurance 25 - 54 yrs old

Insurance 55+ yrs old

Dirty Little Secrets

PLACING THE CONTENT



UNH Library UNH Manchester Library UNH Law Library

Library / Research Guides / Financial Literacy Resources / Insurance

Financial Literacy Resources: Insurance

[Money Smart Week](#)[Credit & Debt](#)[Savings & Investing](#)[Budgets](#)[Paying for College](#)[Insurance](#)[UNH Resources](#)

Books



Healthcare, Insurance, and You by Lisa Zamosky

ISBN: 9781430249535

Publication Date: 2013-08-22

Healthcare is changing and you need to know how--and

what to do about it. Getting good medical care shouldn't be so confusing--or so costly. Healthcare, Insurance, and You simplifies the many confusing details about our healthcare system so you can make informed decisions. Result? Better health at lower cost.

Understanding Car Insurance

- [Understanding Your Auto Insurance Policy](#)

Auto insurance is an important purchase. Understanding what your policy covers is essential to ensuring you will have the necessary insurance protection when a loss occurs.

- [Key Terms for Understanding Car Insurance Quotes](#)

A glossary of auto insurance terms can really help you understand your policy as you deal with a claim. It can also help you compare car insurance quotes accurately as you're shopping for car insurance.

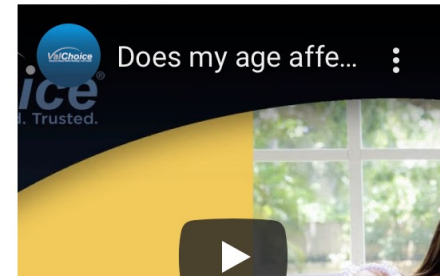
- [Understanding Car Insurance Quotes](#)

Taking the time to understand the numbers and terms in your insurance quote may give you a clear picture of what the policy covers and what it costs. It can help you effectively compare quotes and shop for the best insurance for your needs. It can also prevent surprises if you find yourself needing to submit an insurance claim for a car accident or other issue.

Calculator

- [Auto Insurance Calculator \(ValChoice\)](#)

This calculator allows you to calculate auto insurance costs customized to your age, location, etc. Your personal information is only used to calculate insurance price.



VIRTUAL PROGRAMMING



VIRTUAL PROGRAMMING



- Free during Financial Literacy Month
- First come, first served
- [Register](#)
 - Send link to ValChoice content on your library web site



-Gretchen Morgenson

38

-Gretchen Morgenson

- 39

Want the best home insurance?

Use our home insurance calculator to estimate your homeowners insurance cost.

Your information is only used to calculate insurance price.

Home insurance calculator

1/2

Average Home Insurance
Cost Per Year in the United States

\$1,242

Get your estimate

First name Last (optional)

Property zip code

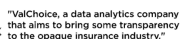
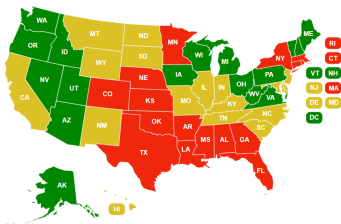
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-Giovanni Rodriguez

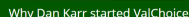
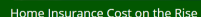
[Click your state for the home insurance calculator.](#)

Lowest Priced States Medium Price Highest Priced States



-Gretchen Morgenson

Home Insurance Video Library



How to Find the Best Homeowners Insurance

[Read Our Home Insurance Blog](#)

Bringing price and claims transparency to buying coverage for consumers most valuable asset

THE VALCHOICE HOME INSURANCE CALCULATOR

- Find a fair price without pressure to buy
- Take control of the coverage and cost through literacy
- Select insurance companies based on quality and value

Home • Want the best home insurance?

Want the best home insurance?

Use our home insurance calculator to estimate your homeowners insurance cost.

Your information is only used to calculate insurance price.

Home insurance calculator

Average Home Insurance
Cost Per Year in the United States
\$1,242

Get your estimate

First name Last (optional)

Property zip code

Next

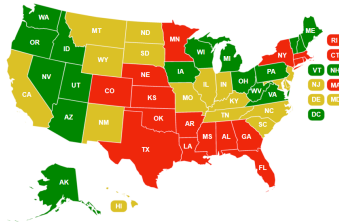


"ValChoice is, Carfax...for insurance."

-Giovanni Rodriguez

Click your state for the home insurance calculator.

Lowest Priced States Medium Price Highest Priced States



"ValChoice, a data analytics company that aims to bring some transparency to the opaque insurance industry."

-Gretchen Morgenson

Bringing price and claims transparency to buying coverage for consumers most valuable asset

THE VALCHOICE HOME INSURANCE CALCULATOR

- Updated as prices increase in each state
- Updates require no support from your organization
- No software required on your systems

Home Insurance Video Library



Home Insurance Cost on the Rise



Why Dan Karr started ValChoice

How to Find the Best Homeowners Insurance

Is your most valuable asset

[Read Our Home Insurance Blog](#)

Home • Want the best home insurance?

Want the best home insurance?

Use our home insurance calculator to estimate your homeowners insurance cost.

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Home insurance calculator

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\$1,242

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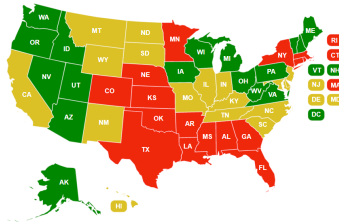


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Lowest Priced States Medium Price Highest Priced States



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Bringing price and claims transparency to buying coverage for consumers most valuable asset

THE VALCHOICE HOME INSURANCE CALCULATOR

- All info custom, by location
- Understand inputs
- Debunk myths
- Educate users on what's
 - They need
 - They can influence
 - Fair
- Much additional information on page

Home Insurance Video Library



Home Insurance Cost on the Rise



Why Dan Karr started ValChoice

How to Find the Best Homeowners Insurance

Is your most valuable asset

[Read Our Home Insurance Blog](#)

