

Attorneys: How ValChoice Helps You and Your Clients

Your job is to help clients recover what they rightfully deserve. They know you're good at your job, that's why they hire you. While your clients like working with you, they don't ever want to hire you again. Finally you can offer a service that helps your clients avoid the "second nightmare," a second time.

The logo for ValChoice features the word "Val" in a grey, italicized sans-serif font, followed by "Choice" in a bold, dark blue, italicized sans-serif font. A grey arc curves over the top of the text, starting above the "V" and ending above the "e". A registered trademark symbol (®) is located at the top right of the word "Choice".

ValChoice[®]



Your Expertise Helps Clients Avoid the “Second Nightmare”

Whether getting an insurance settlement is referred to as “the storm after the storm,” the “second nightmare” or something equally as descriptive, your job is to make sure clients recover the loss compensation they deserve. When the dust settles and the arbitration, mediation or court case is complete, you are thrilled that you were able to recover damages for your client. Your client is also happy, but has been through an experience that leaves a deep scar on their psyche and a lack of confidence in the system where insurance companies are chartered to protect against the unexpected. This is a scar that will not disappear quickly.



Why an Insurance Grading System?

ValChoice is working to help the entire insurance industry – from consumers buying insurance to the agents selling insurance and companies offering insurance products – to better understand and represent those offerings. By using ValChoice’s independent grades, people can immediately see the value delivered, measured through a detailed analysis of critical purchase criteria: price, protection and service. ValChoice provides consumers with summary information for free. Agents, advisors and insurance companies can tap the power of ValChoice rankings via ValChoice subscription services. As part of a ValChoice subscription, agents and advisors can generate custom reports for their clients showing how various companies compare. Insurance companies will be able to use ValChoice rankings to communicate the value of their current products and to further improve their future offerings.

The Clients Last Question: “How Do I Avoid this from Happening Again?”

Until now there was no reliable answer to this question. People used to name companies that seemed to be good based on limited, personal experience. That’s all changed now. ValChoice calculates the value of insurance: Price, protection and service and grades insurance companies by state, line of business and writing company. Finally, that hard question clients asked can be answered simply and easily, with massive amounts of data to backup the answer.

The Benefit for You

As a ValChoice affiliate you help clients find the best insurance and you get a portion of the fees clients you refer spend on ValChoice reports. [Click here](#) to go to the



ValChoice affiliates page. All you have to do is refer clients to the service. If you want to become a subscriber and provide more detailed information, that’s also an option.

What Consumers are Saying:

“With four young children, I need to know I’m protected if anything happens to me or my family. Thanks to ValChoice, I found out my insurance company was rated extremely low, prompting me to move my business to a better provider in order to ensure my family’s future.” Mike M., Bedford, New Hampshire

“I had no idea how my long-standing insurance company compared. ValChoice showed me that they ranked near the top. And with that information, I had the confidence to continue with my current provider.” Matt K., San Ramon, CA

Components of Your ValChoice Score

Price

The price portion of the ValChoice grade analyzes financial data and provides a comparison showing how insurers vary in terms of the coverage they offer for the price. The information is portrayed through a fuel-gauge-style image with the mid-point on the gauge representing the industry average.



Mid-point on the gauges represents industry average performance.

Protection

The protection grade is based on examining all forms of losses and loss compensation. The analysis is presented in an easy-to-understand fuel-gauge-style image showing how good the companies’ claims payment performance is specific to a particular state.



Comparison with peer companies.

Service

The service component of the overall score is based on complaints filed with insurance commissioners. As with the all other components of the grading system, this information is collected for both groups and writing companies. The data is displayed in a star-rating system format for presentation to consumers.





The ValChoice Score

The ValChoice Score is a combination of the three components of the grading system described above. Clients can decide which grade is most important to them, or make a purchase decision simply based on the ValChoice Score. Like the price and protection grades, ValChoice Score is represented with an easy-to-understand fuel-gauge-like image with the center (yellow) being industry average. [Click here](#) to watch a video about the subscription services offered by ValChoice.



The ValChoice Score combines all elements of ValChoice grading system.

How to Join the ValChoice Network

As a member of the ValChoice affiliate network you simply post a link to ValChoice that we give you directing clients to the ValChoice service. As an affiliate, any paid transactions from referrals you sent to us you will earn you a portion of the fees paid. [Click here](#) and fill out the online form to become a ValChoice affiliate. When you register you will choose a ValChoice logo/link to place on your website. When a client clicks on the logo/link, it will take them to ValChoice. If they pay for a report, you get a percentage.

About ValChoice

ValChoice® is the only company to provide consumers, agents and advisors with information on which home and auto insurance companies offer the best price, protection and service. The company's advanced analytics platform collects and analyzes over 1.5 million financial and complaint data points and delivers the results in an easy-to-use service that Forbes Magazine describe as "Carfax for insurance." Using ValChoice, consumers are finally able to shop for insurance based on value rather than making decisions blindly based on price or advertising campaigns.