

Public Adjusters: How ValChoice Helps You and Your Clients

Your job is to help clients get a fair settlement. 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 a grey swoosh above the word "Val" in a grey sans-serif font, followed by "Choice" in a bold, dark blue sans-serif font, and a registered trademark symbol (®) to the right.

ValChoice[®]

www.ValChoice.com



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 help clients get a fair settlement. They hired you because you’re an expert at your job and are known for getting clients a fair settlement.

When the dust settles and the claim agreement is complete, you are thrilled that you were able to offer your client a fair settlement. 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 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 way to reliably answer to this question. While there were perceptions 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 the client asked about how to avoid this from happening again can be answered



simply and easily, with massive amounts of data to backup the answer.



The Benefit for You

As a ValChoice affiliate you will get a portion of the fees your clients pay to find the best insurance options. All you have to do is put a link to the ValChoice website on your website. [Click here](#) to sign up and get the logo and link to put on your website.

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 price and coverage they offer compared to their peer companies. 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. The analysis is presented in an easy-to-understand image showing how good the companies’ claims payment performance is compared to competition. The analysis is also portrayed with a fuel-gauge-type image.



Comparison with peer companies.



Service Quality

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.



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, the 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 Become an Affiliate

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

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.