

Affiliate Marketers

Have you ever wished you could get paid to do work that helps people? Or, do you have a burning desire to disrupt a trillion dollar industry? Here's your chance to do both!





What's Your Mission in Life?

Most people can only dream about getting paid to do something they're good at, while helping virtually every person they will ever meet. If that's your dream, you're one of the lucky ones. Now you have an opportunity to help nearly everyone you will ever cross paths with, while doing what you're an expert at, affiliate marketing.

The Need for the ValChoice Service

For over 15 years insurance prices have been going up faster than median family income. In fact, home insurance prices have gone up faster than the amount people spend on their healthcare.

Using the continuous price escalation rates auto and home insurance have experienced since the year 2000, many millennial families will spend over \$500,000 just on auto and home insurance in their lifetime. Some will spend over a million.

The continuously increasing percentage of family income spent on insurance needs to stop. ValChoice has the technology and analytics needed to deliver transparency.

Transparency is the best way to slow the continuous price escalation. By becoming an affiliate marketer for ValChoice, you help consumers all over the country get information they need when buying insurance.



Insurance: a boring topic, but an interesting opportunity.

Forbes magazine calls ValChoice, "Carfax for insurance." That's a good analogy. No one would buy a used car without a report on the condition of the car. Soon, no one will buy insurance without checking to see if the insurance company prices fairly, honors the promise to protect and offers good service. That's the information ValChoice can uniquely provide.

ValChoice Analytics

We spent years building the algorithms and tools to analyze both the insurance industry and the companies. Now we grade every auto and home insurance company that sells even a modest amount of insurance. We grade companies individually in each state where they operate. In total, we grade over 20,000 companies.



Why Affiliate Marketing for Insurance

Nearly 300,000,000 auto and home insurance policies are sold each year. Unless they're industry insiders, none of the buyers know if they're getting a good value for the money they spend, or if the company is likely to protect them when something goes wrong.

Affiliate marketers can get the word out that there's finally a data analytics service for consumers. For marketers that like social causes, this is an exciting opportunity.

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

The ValChoice Grading System

The data we analyze is the highest quality data available. We data mine and analyze financial data from regulatory filings and other data collected by insurance commissioners. We collect millions of data points, run them through our algorithms and present the results on an easy-to-understand, fuel-gauge-style image. An example



of the fuel-gauge-style image is shown above. The needle pointing straight up is industry average. The ValChoice Score is a combination of the three components of the grading system described below. Consumers decide which grade is most important to them, or make a purchase decision simply based on the ValChoice Score.



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 by the insurance company being graded



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 Affiliate Business Model

We pay generous commissions on sales. We have two operating models. One model is with a landing page that takes website visitors consumers directly to paid reports. The reports can be on auto or home insurance, or both. Alternatively, we can use a freemium model, taking website visitors first to a free report. We then track website users that return and order a paid report. We then pay you a commission on the price of the paid report. For more information and our full terms, click this link to go to the [affiliates section](#) of the ValChoice website.



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 value: price, protection (claims handling) and service. The company's analytics platform collects and analyzes millions of 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.