

Elephant at a Glance

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Appetite/Competitiveness

- Currently Insured
- Good - Excellent Credit Score
- Multi-Vehicle Policies
- Additional Drivers, Including Youthful Drivers on Family Policies
- Has Minimal At Fault Accidents
- Shops Early
- Considers Paying in Full

At A Glance Card:



Elephant Insurance at a glance

Who to add

- Regular operators
- Resident relatives 16-25
- Spouse of NI
- Vehicle owners & co-owners
- Any drivers found on CLUE w/in 1 yr

Policy features


- 24/7 policy access in online account or app
- 24/7 claim service
- Pet coverage
- Earned Accident Forgiveness
- Upgraded Accident Forgiveness

Pre-bind help


- Agent ONLY line: 855-939-5367
- Email us at agencytechsupport@elephant.com
- Chat with us on the agent journey
- Hours of operation: M-Th 9AM – 5:30PM, F 9AM-5PM

Overview


- We insure in VA, TX, MD, TN, IL, IN
- Recognized on Forbes list of Americas Best Insurance Companies 2023 ⁽¹⁾
- A+ rating with BBB
- Headquartered in Glen Allen, VA



A subsidiary of the Admiral Group
Largest auto insurer in the UK;
15.7% market share in the UK



AMERICA'S BEST INSURANCE COMPANIES



- Over 8 million customers worldwide
- 9 countries; 11,000+ staff

Ways to save


Driver-based discounts

- Homeowner, save up to 12%
- Good Student, save up to 12%
- Work from Home, save up to 12%
- Responsible Driver, save up to 5%

Discounts for how you quote + buy

- Multi-car, save up to 46%
- Paperless & E-sig, save up to 23%
- Paid in Full, save up to 15%
- Early Bird, save up to 10%

Diminishing Deductible



Elephant's Diminishing Deductible

6 month policy purchase: \$1500 deductible (Year 1 - deductible increases at \$400)
Policy renewal: \$450 deductible (Year 2 - deductible reduces at \$400)
Policy renewal: \$450 deductible (Year 3 - deductible reduces at \$400)
Policy renewal: \$400 deductible (Year 4 - deductible reduces at \$400)

The cost for this coverage is \$30/term/vehicle for 6-month policies (\$60 a year). It can only be added at new business and renewal.

Fees

SR-22	\$75 (TN, TX, VA), \$25 (IN)
FR-44	\$75 (VA)
Same day bind	\$30 (TN, TX, VA)

(1) Elephant Insurance has been recognized on the Forbes list of America's Best Insurance Companies 2023. Forbes partnered with Statista to survey over 15,000 U.S. customers of more than 3,300 U.S. insurance companies, and Elephant was one of only 35 carriers that made the list of America's Best Insurance Companies 2023. The criteria was based on: Financial Advice, Customer Service, Price-Performance Ratio, Transparency, Digital Services, Damage / Benefit Service

Why Elephant?


Branding

Branding

Who is Elephant?


- Elephant started doing business in 2009

- Elephant is headquartered in Richmond, Virginia
- Elephant is recognized on the Forbes list of America's Best Insurance Companies of 2023. Click [here](#) for more information
- Elephant has a A+ rating with the BBB. We do not have an AM Best rating as we are owned by a UK company, however Admiral Group does have an A+ Fitch rating (comparable to America's AM Best rating) Click [here](#) for more information




The Elephant Difference


We're committed to helping you feel confident in your auto insurance choices by laying out your options in a way that makes sense—jargon-free and to the point. We also do our best to make your insurance a support system instead of a hassle.

 **Staff that's looking out for you**

Our friendly and knowledgeable staff is here for you! Our licensed and specialized insurance experts are here to help you find the right insurance coverage to fit your needs and stay within your budget.

 **Payment options to fit your lifestyle**

While no one likes to pay bills, we do our part to make it an easy, straightforward process. With myElephant, you can pay your bills online and edit your payment options at any time.

 **Claims team that has your back**

Filing a claim is a hassle, but we'll make sure to get you back on the road as quickly as possible. We're there for you every step of the way if you need to file a claim, and we make sure to settle claims as quickly and fairly as possible with tools like our Claims Photo App.

Why Elephant?

Brand/Target Audience

Products

Discounts

Fees

Fees										
Fee		VA	MD	TX	IL	IN	TN	OH	GA	Application
Monthly	Credit/Debit Card on File	10	10	10	10	10	10	10	7	This fee is included in the monthly price given to the customers. There is a monthly discount for customers who have EFT/ACH as their auto-draft payment. Customers who pay in full avoid this fee.
	ACH	5	5	5	5	5	5	5	4	
	Bill Me (non-auto-draft)	10	10	10	10	10	10	10	7	
Late	Autopay	10	10	10	10	10	10	10	10	Third day after the due date.
	Bill Me	20	10	20	20	20	20	10	10	
NSF (Reversal)		35	35	30	35	20	35	35	35	Day after a failed auto-draft
Bill Me		25	-	25	25	-	25	-	-	When PH is removed from autopay
SR-22		75	-	75	0	25	75	-	75	When adding SR-22, Renewal, RWNT

FR-44	75	-	-	-	-	-	-	-	When adding FR-44, Renewal, RWNT
Reinstatement	10	-	10	10	10	10	10	10	When Reinstating
Collections	20	-	20	20	20	20	20	20	30 days after cancellation
Same Day Bind	30	-	30	-	-	30	-	-	At new business (Sales)
Texas County Mutual (TCM)	-	-	6mo - 48 12mo - 96	-	-	-	-	-	Split evenly across invoices at new business and renewal.
Theft Prevention Assessment	-	-	5*	-	-	-	-	-	Applied per vehicle when adding vehicles & once a year at renewal.**

**Tx theft prevention fee is applied once per year per vehicle regardless of term length.

Fee Descriptions

Customer Email Information

Customer Email Information

At Elephant we want to make sure that you and your customers are having the most positive experience we can offer with our products.

For us to effectively do this, **we need to have a valid customer email addresses on file.** We have seen a strong correlation between customers with invalid email addresses on file cancelling. **You could be missing out on commission because your customers policies are cancelling!**

If your customer isn't receiving policy information consistently, they are missing out on a lot of valuable and necessary information such as:



Policy Documents (ID cards, amendment information, etc.).



Ability to create a customer portal account.



Post-Bind Waivers/Forms – this can lead to increased premium or cancelled policy if these forms are not signed.



Billing information – i.e., payment reminders and payment confirmations.

Please always put the customer's actual e-mail address in the system prior to binding. Make a mistake or forget? No worries, you can always make this change by calling Customer Care or using the Agent Portal.

We will **never** remarket to any of your customers. They will not receive any emails from us outside of their necessary policy documents listed above.

Payment Options

Payment Options

All payments with Elephant are initially set up on auto draft. You may remove auto pay by calling into Customer Care at 877-218-7865 or by chat in the Agency Servicing Portal. There is a \$25 fee in VA, TX, IL, IN and TN. This also increases the late fee by \$10 for each of these states.

Please note: All initial payments are taken from a debit or credit card and funds are taken immediately, even for a future effective date.

Payment Plans

- Monthly recurring, if the customer uses EFT for future payments they will get a \$5 discount for each payment.
If 2 months down is required for the first payment, they will have 4 additional payments that will automatically draft for the next 4 months.
2 months down policies are billed ahead and **will not** skip the last month of the current term. There are no skipped payments. (see below)
 - Month 1: Downpayment (2 months down)
 - Month 2: Payment 1
 - Month 3: Payment 2
 - Month 4: Payment 3
 - Month 5: Payment 4
 - Month 6: Renewal payment
- 2-pay
- Pay-in-full (customer receives a discount)

Payment Methods

Payment Collection

Policy Documents

Policy Documents

Application:

Elephant does **NOT** require a signed application. There are no trailing documents that need to be signed and returned. We like to keep it simple for you.

For customers:

When an agent binds the policy, the customer will automatically receive their policy documents to the email address provided. If the customer needs them at any point, they will also be available 24/7 on the customer portal. They can create an account to access and make changes to their policy anytime.

URL: <https://account.elephant.com/>

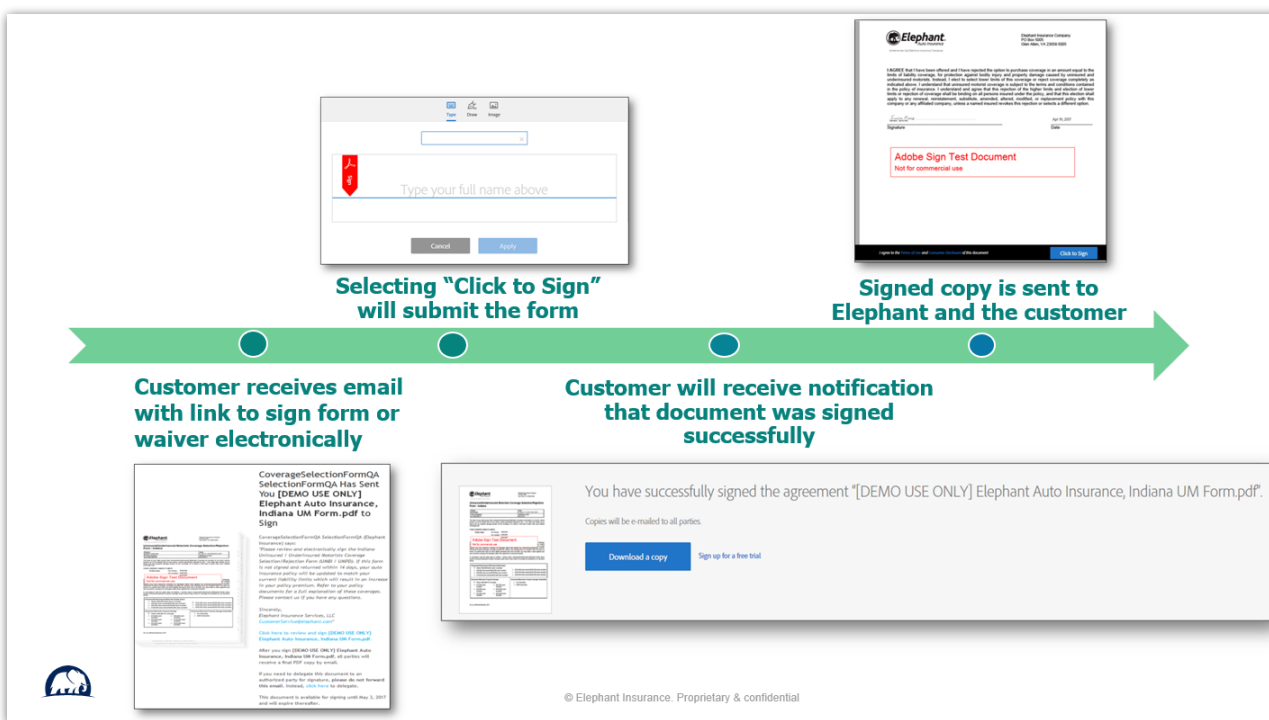
For agents:

On the last page of the quote journey before bind, there is a checkbox that opts you in to receive copy of your customer's policy documents. Please check this box if you would like to receive a copy.



Post-Bind Waivers/Form:

In the event there are any waivers or forms that need to be electronically signed, they will be sent electronically through DocuSign for the customer to sign within a certain time frame. Elephant handles this process, so you all do not have to chase these down. Here is a breakdown of what the process looks like:



More About Elephant

More About Elephant

Elephant Insurance is a customer-centric direct insurer headquartered in Richmond, Virginia. Founded in 2009, Elephant is a subsidiary of Admiral Group plc, a FTSE 100 company and one of the U.K.'s leading insurers with a presence in eight countries and over 6 million customers worldwide.

Why the name Elephant?

Elephant may not seem like the most logical name for an insurance company, but actually, it's a pretty great fit. We think the qualities of an elephant perfectly match how we do business and approach insurance. Elephants are big, strong, and built to last. At the same time, they are kind, caring, and look out for their herd.

So why does this matter to you? When you insure with Elephant, you become part of our herd. We are big enough to matter but small enough to care. We provide the coverage and services you need, when you need them. Our

company is built around listening to our customers when they have feedback and rapidly changing to make their lives easier. When you really think about it, doesn't it seem like you'd want your insurer to be an elephant?

□ Supporting Safety in Our Communities

□ Safe drivers

□ Safe driving

□ Safe and clean roads

□ Supporting local teams

Frequently Asked Questions

FAQ

□ Do you accept EFT?

□ When does the down payment process?

□ Can future payment due dates be changed?

□ Do you require any documents to be signed?

□ What is the minimum age to be insured?

□ How can I guarantee the customer I am working with receives the Early Bird Discount?

□ Why isn't the system allowing me to add comp/collision for this vehicle?

□ When can I bind a policy and have it effective on the same day for my customer?

□ What is the Agency Servicing Portal used for?

□ What number/department should I call if I need help post bind, including underwriting help, whether the policy is in force or canceled?

□ Can we sell your homeowners?

□ True or False: You only have to call in to get the garaging address updated

if the Named Insured has a student away at school OUT of state, not in state.

□ Can Elephant tech support can fix the status of a salvaged title if the customer says it was not salvaged?
