

# TruStage<sup>®</sup> Auto & Home Insurance Program

## ESURANCE<sup>®</sup>



## Why Esurance is a good fit

### Deliver a member-centric experience

In addition to having some of the best online customer service statistics in the industry, Esurance works hard to deliver an equally positive call center experience. They understand that most customers want the flexibility of multiple channel options and provide exceptional service and support at every touchpoint. Esurance serves members in a way that is consistent with the care they receive from you and from the TruStage Auto & Home Insurance Program.

### Innovation

Esurance is a tech-savvy company that makes it easy to manage members' coverage. In 2016, they were named (for the 6th straight time) to the Information Week Elite 100 list that spotlights the nation's most innovative users of information technology.<sup>1</sup>

### Provide financial stability

Esurance is backed by Allstate, a publicly traded Fortune 100 company with over 80 years in the insurance industry, and more than \$100 billion in total assets as of year end 2016. Esurance has shown a strong history of growth. The company's net written premium has increased from \$595M in 2006 to \$1.68B in 2016. Esurance's strong A.M. Best ratings and financial soundness are important indicators of their long-term ability to serve members and pay claims.

## How this relationship benefits credit unions

### Helps position your credit union as a convenient, affordable insurance resource

Esurance is a respected and well-known insurance provider with a reputation for cost-effective products, a strong on-line presence, and knowledgeable, round-the-clock customer service. Being a part of the TruStage<sup>®</sup> Auto & Home Insurance Program helps you increase both your products-per-member penetration and non-interest income.

### Keeps the focus on the credit union/member relationship

We choose carriers with an eye to building and reinforcing the credit union/member bond. The Esurance team will work behind the scenes to deliver the auto insurance your members need without infringing on the credit union relationship.

## Quick Facts

**esurance<sup>®</sup>**  
on Allstate<sup>®</sup> company

### Founded:

1999

### Owned by:

Allstate

### Corporate Headquarters:

San Francisco, CA

### Number of Employees:

More than 3,330 across 17 U.S. offices and home based employees

### 2016 Written Premium\*:

\$1.68 billion

### Items in Force\*:

More than 1.5 million YE2016

### Financial Strength Ratings:

AM Best "A+" (Superior)<sup>2</sup>

\*Esurance, 2016

“ We are pleased to work with CUNA Mutual Group to help them better **SERVE** their members.

Esurance is uniquely positioned to help CUNA Mutual Group **EXPAND** the insurance it makes available to a broader range of tech-savvy members. We see this as a great **OPPORTUNITY**

to offer credit union members a **SMART, MODERN** approach to car insurance. ”

— Mark Pitchford, Managing Director, Esurance

# How this relationship benefits members

## Convenient auto coverage

As a direct-to-consumer car insurance provider, Esurance makes it easy for members to get high-quality coverage at competitive prices. Members can research and buy coverage online or over the phone, and Esurance offers a number of exclusive discounts to help keep costs low.

## Exceptional customer service

Esurance customers are a satisfied group. Esurance claim service is available 24 hours a day seven days a week, and a variety of appraisal and repair options are offered to best suit the customer's needs. A recent survey of Esurance customers who had their car repaired at an Estar facility showed that 94 percent were satisfied with their experience, and most customers who utilize Esurance's Photo Claims Service get their claim paid in one day or less.<sup>3</sup>

## Availability

Esurance auto insurance is a recognized national carrier, providing coverage to members in all states except AK, DE, HI, MT, NH, VT, and WY.

Find out how the TruStage Insurance Program's relationship with Esurance can help your credit union reach and service more members – and build non-interest income.

For more details about CUNA Mutual Group, visit [www.cunamutual.com](http://www.cunamutual.com). To learn more about Esurance, visit [www.esurance.com](http://www.esurance.com).

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and underwritten by Esurance Insurance Company and its affiliates. San Francisco, California. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

<sup>1</sup> 2016 InformationWeek Elite 100

<sup>2</sup> Esurance Insurance Company and Esurance Property and Casualty Insurance Company have A+ ratings. Esurance Insurance Company of New Jersey has an A- rating. Ratings effective as of April 7, 2016. Go to <http://www.ambest.com/ratings/guide.pdf> for a guide to A.M. Best's Credit Ratings™.

<sup>3</sup> Esurance Customer Survey, 2016

“ Our relationship

with Esurance provides a

**WELL-KNOWN** carrier to the

Program and positions us to increase the

number of members we serve. Esurance

has demonstrated their **FOCUS** on

helping consumers who want to shop

for and buy insurance online – and those

who want **24-HOUR ACCESS**

to customer service and claims

representatives. ”

— Corrin Maier, Vice President, Partner  
Management  
CUNA Mutual Group

CUNA Mutual Group was founded in 1935 by credit union pioneers and our commitment to their vision continues today. We offer insurance and protection for credit unions, employees and members; lending solutions and marketing programs; TruStage® branded consumer insurance products; and investment and retirement services to help our customers succeed.

Visit [www.cunamutual.com](http://www.cunamutual.com) or call 800.356.2644 for more information.



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