



Discover

CSAA Insurance Group

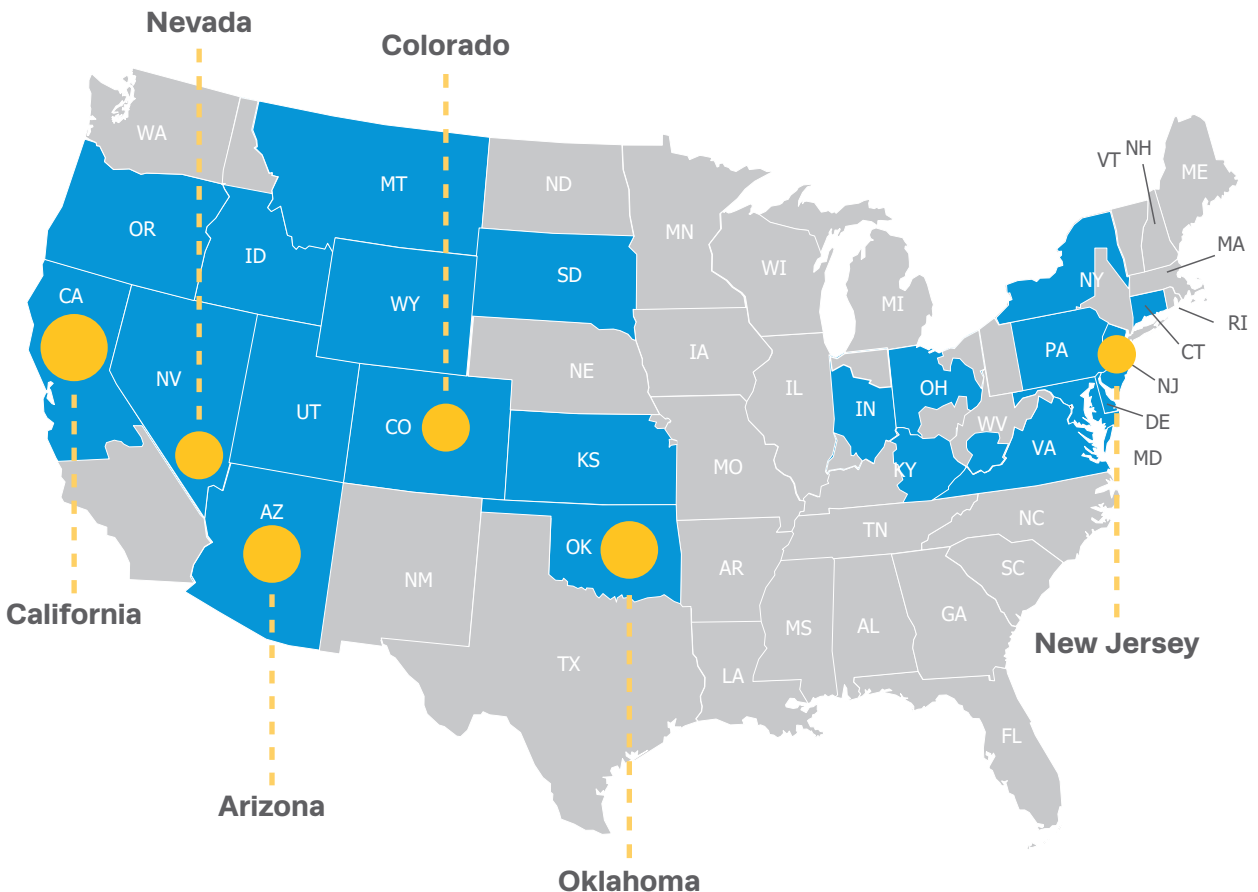


About us

CSAA Insurance Group, a AAA insurer, offers automobile, homeowners and other personal lines of insurance through AAA Clubs and Independent Agencies in 23 states and the District of Columbia.

Founded in 1914, CSAA Insurance Group has been rated "A" or better by AM Best for more than 90 years. We are one of the top personal lines property casualty insurance companies in the United States, according to the National Association of Insurance Commissioners.

Headquartered in Walnut Creek, California, we have more than 3,500 employees, with offices in Arizona, California, Colorado, Nevada, New Jersey and Oklahoma. We are committed to meeting the insurance needs of members with excellence—providing timely solutions through caring service.



What we do

For decades, we've brought peace of mind to policyholders looking to protect their belongings, find solutions to problems and get their lives back on track.

Here are some of the ways we're different:

- With more than 100 years of experience, AAA is one of the most trusted brands in America.
- We're not publicly traded and we don't answer to stockholders: Our focus is on serving policyholders.
- Our dedicated employees apply their diverse sets of skills, backgrounds and experiences to best serve policyholders.
- We treat policyholders with respect and welcome feedback on how we can improve.
- We address any concerns and questions policyholders might have about their coverage.
- We handle each claim on an individual basis, based on the terms of individual policies.





Our history

It all started with a desire to help. In 1914, our Directors pledged \$25,000 to offer members of the fledgling California State Automobile Association affordable auto insurance. Within a decade, we were the largest automobile insurer in Northern California. By the time we hit our 50th anniversary in 1964, we had extended our coverage to members in Nevada. In 1974, we started offering homeowners insurance, extending our superior AAA coverage to members at home as well as on the road.

1914

We sell our first 100 auto policies.

1925

Our commitment to accessible, low-cost insurance wins record customers and drives insurance prices down.

1958

We win an A+ rating from Best's Insurance Rating of New York.

1960

We expand outside California for the first time, selling insurance in Nevada.

1964

We celebrate our 50th anniversary with record assets, insuring more than 325,000 vehicles.

Premium Deposit, \$ 6.50

POLICY No.

R-2 4 9 3 7 5

OF THE

California State Automobile Association

Inter-Insurance Bureau

SAN FRANCISCO CALIFORNIA

ISSUED TO

DOROTHY F.L. ADAMS

Policy No. 581075 Exp. 3-4-41 Claim 443123

BY F. T. Collins (Sec.) P. D. D. O. No. ESTIMATE 750.00 TERR. No. Written 10 Overlaid 10

LIABILITY	Pay To	Amount	Check No.	Check Date
M. G. M. Bond, Inc.	? (Possibly for Post Cards)	13.16	68452	COH 1940 1/16
	Assured	700.00	67421	Nov. 1940 1.50
	Spokane, Idaho - Auto of Paul	13.80	66355	Nov. 1940
	Rossie Garages - Los Angeles	4.35	72404	Oct. 4, 1941
	(This last payment in dispute - Asst. Dept. shows claim open with expenditure of 726.96, while the Review Record shows closed for 1941. Perhaps last check was entered but never drawn.)		72484	Oct. 21, 1941
	Total Amount Involved	731.31		
	Less Salvage \$ or Del. Coll. \$			
	NET AMOUNT LOSS PAID	731.31		

DEDUCTIBLE COLLISION: Paid By Deduction: Paid By Cash Memo No. Date

PROPERTY DAMAGE PAYMENTS

LEGAL EXPENSE

Date	Explanation	Amount	Date	Explanation	Amount

ADJUSTING EXPENSE

Date	Explanation	Amount	Date	Explanation	Amount

TO DEAD FILE

With more than 100 years of insurance experience, we've provided a unique combination of excellent insurance products, superior personal service and enthusiastic support of our communities. AAA is known for reliability, helpfulness, trustworthiness, quick response, expert advice and good value. When policyholders are facing a disaster—whether it's a stolen vehicle, a major storm or a catastrophe—we are there to help them rebuild their lives.

1974

We sell our first home insurance policies.

2004

We sell our first insurance policies east of the Mississippi.

2009

Company headquarters move to a LEED Gold building in Walnut Creek, California.

2013

We sell insurance in 23 states and Washington, D.C., with 2.4 million policies in force.

2019

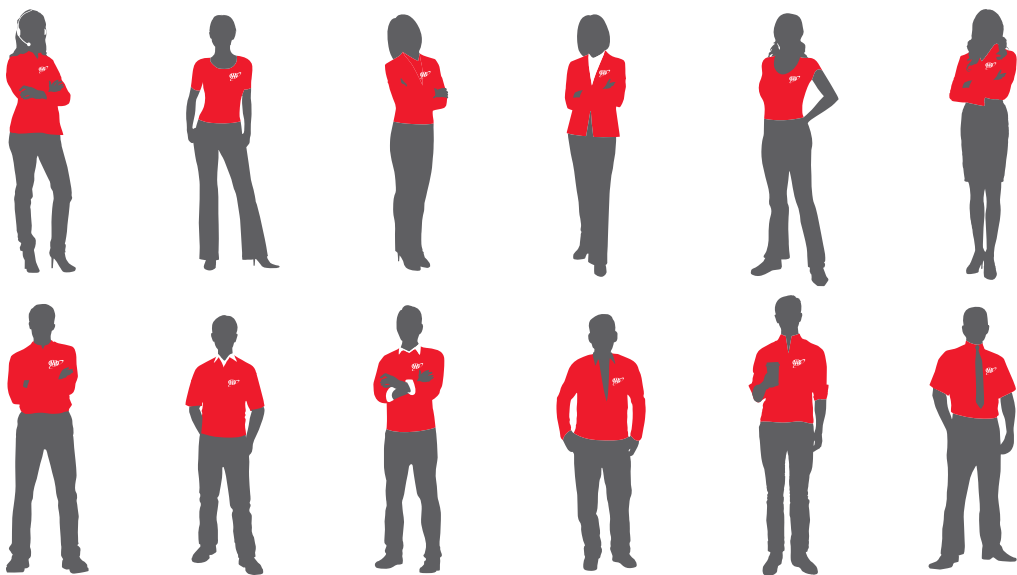
The company launches a venture capital arm, Avanta Ventures, with an office in Mountain View, CA.



By the numbers

Employees

We have more than 3,500 employees from coast to coast. We are committed to excellence, meeting the insurance needs of our members by providing timely solutions through caring service.



3,500
employees

Our annual premiums

\$4B in direct
premiums
written

2.5 million policies in force

We give back

For more than 100 years, our employees have served members and communities with caring and compassion.



100% of our employees participated in one or more volunteer activities in 2019, logging more than 47,045 hours at nonprofits.

Products & services

AAA Insurance is the only coverage offering the legendary service and dependability of AAA.

For more than 100 years, we have been fulfilling the promise of keeping policyholders safe and secure on the road and at home. Whatever your clients' needs, we provide products and services to help protect their belongings and bring them peace of mind.

Our products are built with membership in mind, but non-members can also enjoy the value and quality of AAA Insurance. At CSAA Insurance Group, we reward policyholders with personalized value.

Here are just a few examples:

Insurance loyalty

If a customer has a long relationship with their most recent insurer, we'll reward them with a discount of up to 5% when they switch to AAA.

Multi-policy

If they also insure their home with AAA or have a AAA Life Insurance product, they may qualify for additional savings.

If the customer is also a AAA Member, we reward them with additional savings:

Membership

Members qualify for a 5% discount — just for being members.*

Membership loyalty

Members may be eligible for an additional discount, based on the number of years they've been a member.

*Membership discount is up to 10% in Colorado.

Life Insurance underwritten and annuities offered by AAA Life Insurance, Livonia, MI. © 2022 CSAA Insurance Group.



Our Auto Products

Our auto products provide the benefits and security customers expect from AAA Insurance.

Two great Auto product options

We provide auto insurance for most drivers, and we are thrilled to offer high-quality products at competitive prices. Our Signature Series Auto product is our standard offering, targeted to preferred risks. If your client has a good insurance score, safe driving record and likes to carry higher limits, they are a great fit for this product.

Drivers with less-than-perfect driving records or credit are automatically placed in our Choice Auto product. This six-month term offering is based on our Signature Series product, but with a few modifications. Choice customers still enjoy the key benefits of AAA Insurance, including online policy management, AutoPay and multi-policy discounts.

eValue: Online convenience and great savings for AAA Members

AAA Membership can be even more rewarding when customers choose AAA Auto Insurance with eValue. They can save up to 13.5% by going paperless, opting to easily manage their policy online and taking advantage of convenient payment options, including automatic payment.* This is in addition to other valuable discounts they may receive.

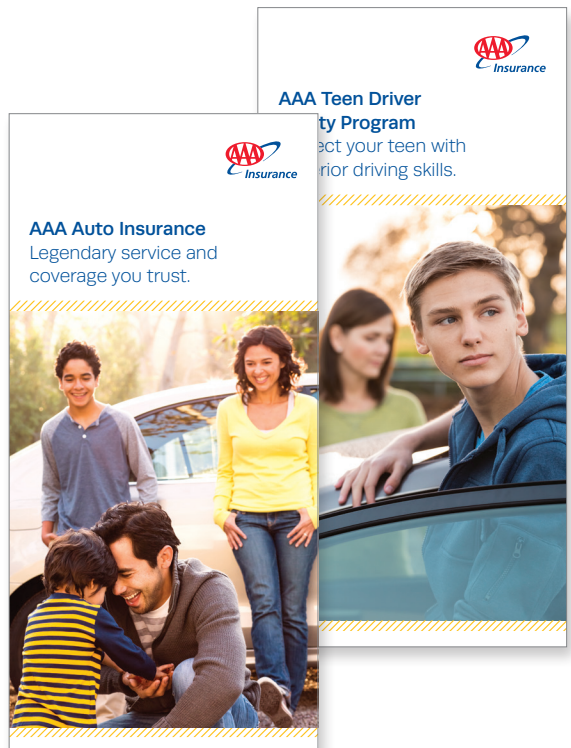
* The eValue discount is available to members who go paperless and manage their auto policies online through the MyPolicy portal, subject to other eligibility considerations. The maximum discount may vary by state.

Gear up for smarter driving and savings

AAA Auto Insurance with SMARTtrek® rewards safe drivers with the extra savings they deserve—and the protection they expect from AAA. Policyholders can save up to 20%* when their policy renews, based on actual driving results.



SMARTtrek®



* Availability of discounts and individual savings may vary and are not guaranteed. Discounts are not cumulative, are applied at the driver level and do not apply to all coverages. All policies are subject to policy terms, underwriting guidelines and applicable laws. If available, the participation discount amount is applied for the initial policy term with SMARTtrek. If available, the safe driving discount is based on the driver's actual driving results and applied at renewal. These discounts are not applied at the same time and do not apply to all coverages. Riskier driving may result in an increased premium. The provider of AAA Auto Insurance and SMARTtrek is CSAA Insurance Group, a AAA Insurer.

Our Home Products

Our Signature Series Home products provide customized protection for the things that matter most.

Our Home coverages

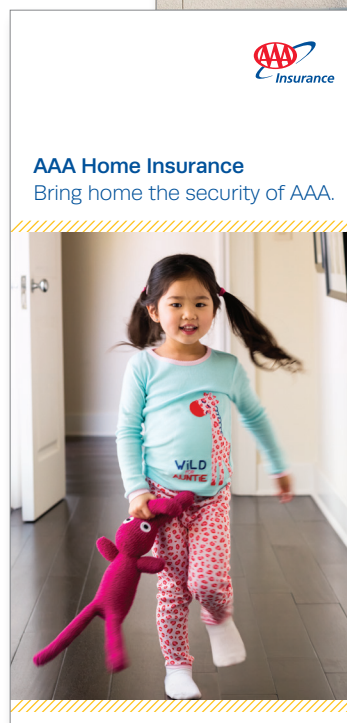
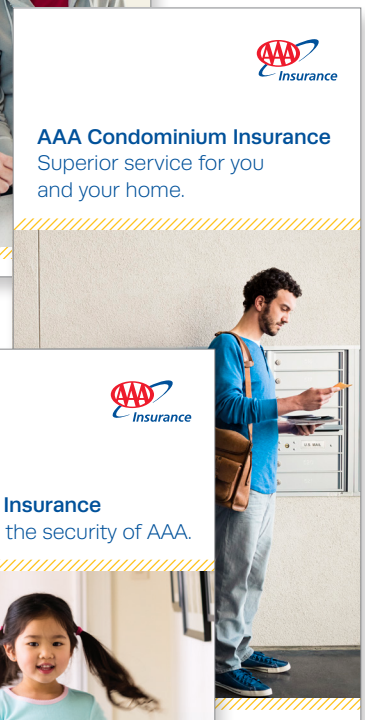
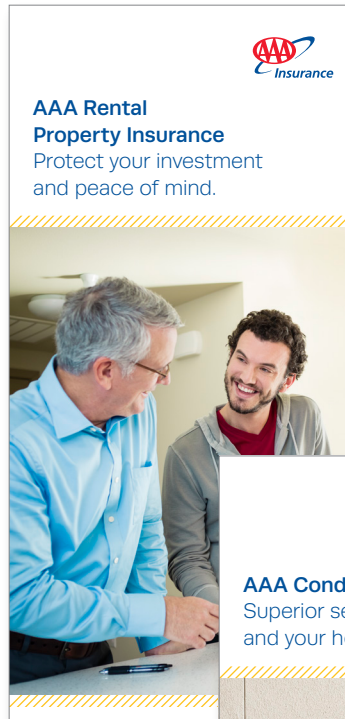
From traditional coverage to additional endorsements, your customers can find a home insurance solution that fits their needs and gives them superior protection. We offer homeowners, rental property, condominium and renters products, along with a standalone umbrella policy.

Our base homeowners product includes coverage that pays to repair damage to your customer's home or to replace the entire home up to coverage limits if it needs to be completely rebuilt following a covered event. We provide a coverage base of 100% of the estimated replacement cost.

We offer bundled endorsements in different packages that can also be customized. This gives you flexibility to work with your customers to build the right policy for their needs. Options include open perils coverage and the ability to extend replacement costs up to 200%.

Some of the discounts available with our Signature Series Home products include young and mature homeowner, as well as savings for having a newer home. This is in addition to multi-policy and loyalty discounts.

Policyholders also take advantage of the Single Event Deductible and pay only one deductible when both their home/ belongings and auto are damaged during



**Setting
you up for
success**

At CSAA Insurance Group, we do everything we can to ensure success for agencies. This isn't just a once-and-done activity. We're here for you, from onboarding to celebrating your continued accomplishments.

When you sell with CSAA Insurance Group, you enjoy these benefits:

One policy system

Our Policy Administration System (PAS) is our single system for quote and bind. It also feeds data to other applications to help our agencies—and CSAA Insurance Group—stay competitive. This intuitive system has features that make it easy for agents to use. For example, when providing an auto quote, it actually picks the product for you, provides quote summary reports to help you grow your business and a lot more.

Comparative raters

CSAA Insurance Group supports our products through a variety of comparative raters. This includes the option to see and select our eValue program.

Agency download

We provide information on your book of business in a pushed download to your agency. You can use this information within your agency management system or other similar software or process. The download includes important details of the policies quoted and bound at your agency to help you keep track of and identify opportunities, such as cross-sell.



Insurance Portal

Our agent-facing portal is your one-stop shop for all things related to your book of business with us. It's how you start your day and launch into PAS. You can search for customers by name, policy or quote number or phone number. Once you find the customer profile, you'll see a snapshot of their policy—or policies—with us and be able to navigate to PAS with one click. You can set up customers for AutoPay, make one-time payments, and enroll them in paperless billing. You can see policies within your book that are pending cancellation, expired or have a claim. Insurance Portal is also the place where you can navigate to other sources of information, including our Insurance Knowledge Center.

Insurance Knowledge Center

Insurance Knowledge Center is our central hub for everything related to communications, alerts, agent guides

and more. With a robust search feature, you can easily find that communication about a product change or an endorsement process reminder. Alerts display prominently at the top for any urgent information. Recently added information also appears, along with the ability to follow pages for quick and easy access.

Agent support

When you can't find what you're looking for or need some special assistance, our dedicated Agent Service team is here to help. One call connects you to a knowledgeable and helpful group of insurance professionals who can answer questions, help you navigate the system or troubleshoot a problem. For some calls, they can "co-browse" with you and see exactly what you see on your screen, helping you get on your way in no time at all.





Print SelfService

Print SelfService is a self-service portal where you can order our latest insurance marketing materials, including product brochures, new business collateral and more. You can customize agent postcards and flyers with your contact information and photograph. Many items are in English and Spanish. Save your favorites, order the quantities you need and have materials delivered to your location.

Innovation

We are committed to continuously innovating to find better, smarter ways to do what we do—and provide additional value to policyholders.

From testing different ways to handle home inspections to piloting ways to increase retention, we continue to explore different ideas that benefit not only our company, but agencies and customers. And we welcome your ideas for new coverages, processes or promotions.

Field support

Saving the best for last! CSAA Insurance Group representatives are here to help you grow your business. We have dedicated field support teams in our markets who are only a call or email away from helping you with your business questions or ideas. They enjoy visiting our independent agency partners and helping you succeed.

Exceptional service

A cornerstone of AAA is service. We are proud that our policyholder service team boasts some of the best Net Promoter Score results in the industry. When a customer calls, we are here to help with exceptional support from licensed insurance professionals.

Our claims teams provide a personal level of service that is unmatched. When a policyholder is in need, our claims team is here to help. We know how important the claims process is to the overall insurance experience. We take the majority of first notice of loss calls within CSAA Insurance Group, which demonstrates our commitment to our policyholders.





Online policyholder self-service with ease and convenience

MyPolicy, our customer portal, puts insurance policy information securely at your customers' fingertips. They can pay insurance bills, set paperless preferences, easily view payment history and more. They can even print insurance ID cards and view claims status. Policyholders can also make basic premium-bearing endorsements online with a few clicks, like adding a car or driver. With MyPolicy, they are in control.

Beyond insurance

Gold Achievement, Fit-Friendly Worksite

American Heart Association

Recognized for going above and beyond to support employees' health and wellness

100% Score, Corporate Equality Index

Human Rights Campaign

Achieved the national benchmark for corporate policies and practices pertinent to LGBTQ+ employees since 2005

The Civic 50

Points of Light

Recognized as one of the 50 most community-minded companies in the United States since 2014

The well-being of policyholders, our employees, our communities and the environment plays significantly into how we do business at CSAA Insurance Group.

We work to build stronger, safer communities and to inspire people to be healthier in all aspects of their lives.

We work to connect our diverse expertise, resources and time to help improve the lives of people in need. Every year, we donate thousands of volunteer hours in support of causes that help address the challenges local communities face.

Our differences make every individual at CSAA Insurance Group unique and valuable. We foster a culture where all employees feel a sense of belonging and can leverage their differences to influence, innovate, problem-solve and thrive. Ultimately, our differences allow us to better serve our diverse members. We place great importance on inclusion and belonging because it enriches our environment and leads to greater member satisfaction and improved business performance.

We have received numerous awards for our work in the community and for our insurance industry accomplishments.

Volunteer Group of the Year, National Park Service

U.S. Department of the Interior

Recognized for ongoing volunteering at various national parks

Leadership 500 Excellence

LEAD Awards via HR.com

Recognized for corporate programs that reinforce leadership development

Leadership in Community Service

Communitas Awards

Recognized for efforts to better our communities through giving and changing how we do business



**Independent
Insurance Agent**

csaa-insurance.aaa.com

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10% PCW