

Elephant Appointment Process for Smart Choice Agents

Updated February 23, 2024

To obtain an appointment with Elephant, please complete the following Google Form:

[Smart Choice Elephant Appointment Form](#)

Elephant appointments are submitted weekly in a batch format. Submissions are typically on Wednesdays. You should have access to Elephant no later than the Friday in the week following your submission.

NOTE: Elephant will not notify you of your agency being active. You will only know that you are appointed by being able to login to their system.

Elephant Login URL:

<https://agency.elephant.com/#/postal-code> Your User ID is the email address used on the appointment form.

Have Questions?

Contact Daniel Brown: DBrown@SmartChoiceAgents.com

Information for setting up your account is in the document below.



Smart Choice x Elephant Refresher

June 6, 2022

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About Elephant

- **Founded in 2009 – Located in Glen Allen, VA**
 - Started direct-to-consumer where most quote and bind online, but over the past few years have added the agency channel
- **Subsidiary of Admiral Group PLC based in the UK**
- **We insure over 200k vehicles and write business in 8 states**
- **Employee wise we have earned awards for being a great place to work for multiple years**
- **Customer Reviews**
 - A+ Rating on the Better Business Bureau (BBB)
 - 3rd Party Customer Reviews: 4.7/5
 - Google Reviews: 4.2/5



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Virginia



Texas



Maryland



Tennessee



Illinois



Indiana



Ohio



Georgia

Quoting with Elephant

- **Our journey is simple and easy to use**
 - Your Agent ID is your email address – no password needed
- **Two ways to quote with us:**
 - Directly on our agency journey:
<https://agency.elephant.com/#/postal-code>
 - Add us on EZLynx – use your email for your ID and no password is needed
- **Retrieve a quote - Pick up where you left off**
 - <https://agency.elephant.com/#/quote-retrieve>
- **We pull all reports as you go through to help with data collection and driver/vehicle history**
- **All signatures are electronic so there are no trailing documents**

The screenshot shows the Elephant Insurance website's quoting interface. At the top, there's a navigation bar with 'START', 'VEHICLES', 'DRIVERS', and 'QUOTE' tabs, and a 'Bolt' logo on the right. The main heading is 'Let's get to know you.' Below it, the user is welcomed as 'Price Gantt'. A form for personal information includes fields for First Name, Last Name, Date of Birth, Street Address, Apt/Unit #, City (pre-filled with 'Richmond'), State (pre-filled with 'VA'), Zip (pre-filled with '23235'), and County. A blue 'Let's get started' button is below the form. To the right, a box displays 'My Quote: B1P9GPOLL VA'. At the bottom, there's a contact number '1-855-835-5267', the quote number 'QUOTE # B1P9GPOLL', a copyright notice '© 2022 Elephant Insurance Services, LLC. All rights reserved.', a link to 'Privacy & Security/Terms of Use Site Map', and an 'Email Us' button. There are also icons for 'Aflac' and '5 Star Rating'.



Our competitiveness

- **We offer 6-month policies**
- **Standard to preferred carrier**
- **Where we are most competitive:**
 - Age Range 35 – 64
 - Multi Vehicle Policies (GREAT discount here!)
 - Good to Excellent Credit Score
 - Teen Drivers on auto policy
- **Accept customers outside that area as well, but that's our sweet spot.**



We Offer Many Discounts



Online Quote

Be rewarded for simply starting your quote online.



E-Signature

Save money for saving yourself the hassle of signing in person.



Paperless

We'll reward you for saving trees when you select paperless billing.



Early Bird

Save money for buying early. Must have current insurance and purchase **5+ days before effective date.**



Responsible Driver

Responsible driving helps you save. No at-fault accidents for 5+ years.



Homeowner

Think ahead with property insurance and we'll give you a discount on your auto policy.

Worth up to 33%



Multi-Car

We value all of the cars on your policy. Get a discount for insuring them all with us.



Pay in Full

Save when you pay your total premium in one lump sum.



Work From Home Discount™

When you drive less, we think you should pay less.



Good Student

Never married, full time student under 25 years old with a minimum 3.0 GPA.

Products, prices and discounts may vary by state and eligibility requirements.



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Discounts Table – Lots of Saving Potential!

Discount Percentages	GA	IL	IN	MD	OH	TN	TX	VA
Online	12%	12%	12%	12%	12%	12%	12%	12%
E-Signature	17%	17%	17%	14%	17%	17%	17%	14%
Paperless	2%	2%	2%	2%	2%	2%	2%	2%
Early Bird	6%	8%	8%	8%	8%	8%	4%	5%
Responsible Driver (5 years Clean CLUE Report)	5%	5%	5%	5%	5%	5%	5%	5%
Multi-Car	up to 28%	up to 30%	up to 33%	up to 32%	up to 28%	up to 33%	up to 33%	up to 32%
Homeowner	4%	4%	4%	10%	4%	4%	4%	4%
Paid In Full	11%	8%	8%	14%	8%	8%	7%	10%
Good Student (Full-time with minimum 3.0 GPA, 16-24 never married)	up to 10%	up to 10%	up to 10%	up to 10%	up to 10%	up to 10%	up to 10%	up to 10%
Work From Home	—	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%	up to 15%
Earned Accident Forgiveness	Automatically added after 3 consecutive years of all drivers being accident-free.							



Multi-Policy Discount

- **Up to 12% discount on the auto policy premium if the customer also binds a homeowners or renters policy**
- **Process:**
 - Answer “Yes” to the multi-policy discount question prior to quote.
 - Enter home policy # in the field
 - This discount will be calculated in the rate shown.
 - Once bound send the supporting homeowners dec page to decpage@elephant.com so we can validate.
- **Where discount is applied in quote journey**

The screenshot shows a quote journey form for Elephant Insurance. At the top, there are five checked discounts: Home Owner Discount, Early Bird Discount, Responsible Driver Discount, Safety Feature Discount, and Work from Home Discount. Below these is a 'Confirm Email Address' section with the email 'testing@elephant.com' and an 'edit' link. The 'Paperless Discount' section asks 'Do you agree to receive all policy documents, including ID cards, by email?' with 'Yes' selected. The 'E-Signature Discount' section also has 'Yes' selected. The 'Multi Policy Discount' section is highlighted in yellow and asks 'Would you like to combine a homeowners or renters policy to get a discount?' with 'Yes' selected. Below this are input fields for 'Policy Start Date' (01/27/2021) and 'Phone Number (Optional)' ((804) 576-8932). A blue button at the bottom says 'See my Quote'. A small disclaimer at the bottom states: 'By clicking "See my Quote" you agree to receive periodic email updates, notifications, and special offers.'



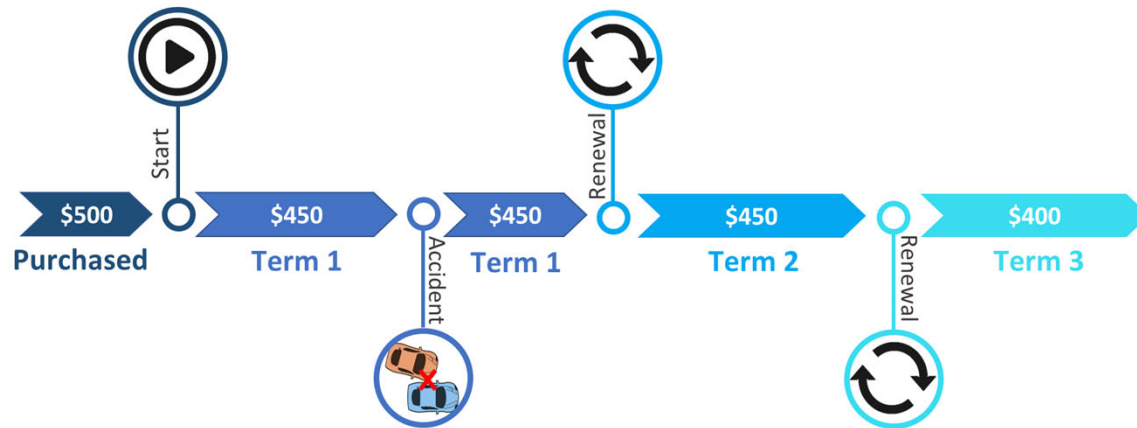
Diminishing Deductible

- **What is this?**

- Customers instantly save \$50 on their collision deductible as soon as the policy is started.
- Each term they'll save an additional \$50 as long as they are accident free.

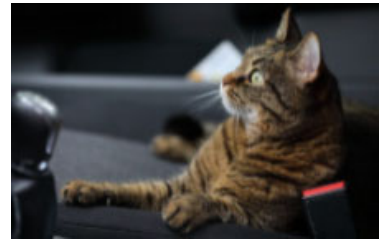
- **What sets this apart from other similar products?**

- It does not reset and will just freeze if you are involved in an accident. Then restart the next term.



Pet Injury Protection Coverage

- **Automatically included in every policy at no additional cost.**
- **If your dog/cat (or a family member's dog/cat) is injured as a result of a covered auto loss, we will provide:**
 - Up to \$1000 for reasonable and customary vet fees
 - A \$1000 death benefit if your pet dies in, or as a result of, the covered loss
- **This applies only when your vehicle would have to be covered by the claim (Think: collision, comprehensive, UM/UIM). This would not apply under a liability-only claim.**



Your Agent Contacts and Resources

- **Quote/Binding**

- **Phone → Agent ONLY Line: 855-939-5367**

- Press 1 for customer care, 2 for tech support, and 3 for underwriting support

- **Email Options:**

- Tech Support Email: agencytechsupport@elephant.com
 - Underwriting Email: underwriting@elephant.com

- **Hours of Operation**

- Monday: 9am - 11am ET & 12pm - 6pm ET
 - Tuesday – Friday: 9am – 6pm ET
 - Saturday/Sunday: Closed

- **Post-Purchase**

- **Agent Servicing Portal**

- **Customer Care: 1-877-218-7865**

- **Email: customercare@elephant.com**

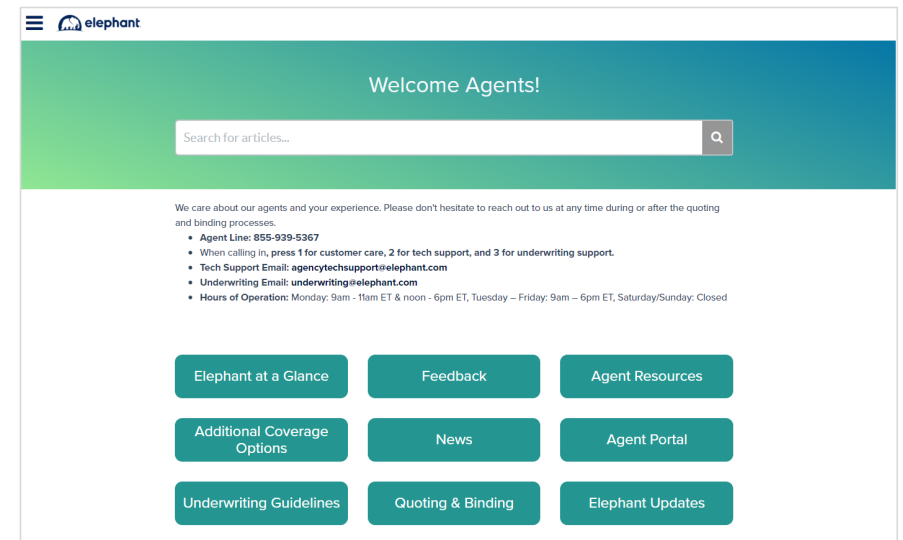
- **Hours of Operation**

- Monday - Friday: 8am - 6pm ET
 - Saturday: 9am - 4pm ET
 - Sunday: Closed

- **Agent Resource Center**

- **Lots of good information on Elephant and frequently asked questions**

- **<https://external-agencies.knowledgeowl.com/help>**



Customer Post-Bind Contacts and Resources

- **Immediately after purchase, the customer can sign up for the customer portal**
 - Here is where they can set up their account: <https://account.elephant.com/register>
 - Chat is also available there for customers during business hours
- **Customer Care Contact Information**
 - **Phone: 1-877-218-7865**
 - **Email: customercare@elephant.com**
 - **Hours of Operation:**
 - Monday - Friday: 8am - 6pm ET
 - Saturday: 9am - 4pm ET
 - Sunday: Closed
- **Claims Contact Information**
 - **Customers can file a claim in the customer portal or online at <https://fnol.elephant.com/>**
 - **Phone: 844-937-5353**
 - **Fax: 804-955-1722**
 - **Email: claims@elephant.com**



Agent Servicing Portal

- **You now have access to service your customers policies!**
- **This includes:**
 - Viewing/Sending policy documents, including ID cards
 - Adding/Removing vehicles
 - Adding Drivers
 - Updating or adding coverages
- **Registration Process**
 - Visit: <https://account.elephant.com/agent-registration>
 - **Agent ID:** Email address that you use for quoting
 - **Company Code:** 92E088DC0C
 - Once registered, log in at <https://account.elephant.com/>
 - Search for your customers by policy number OR customer information
 - **Please note** that you can only retrieve policies that your agent ID bound

The image displays three screenshots of the Elephant Insurance Agent Servicing Portal. The top-left screenshot shows the 'Agent Registration' form, which includes fields for Company Code, Agent ID, Last Name, Password, and Confirm Password, along with a 'Continue' button and a password requirement note. The top-right screenshot shows the 'Please sign in' modal with fields for Email and Password, a 'Sign in' button, and a 'Forgot password?' link. The bottom-right screenshot shows the main dashboard for a logged-in agent, featuring a 'Hi, Berglund!' greeting, navigation tabs for Policy, Payments, and Coverages, and search filters for Policy Number, Email, and Last Name, with a 'Find Policy' button.



We're in this together – We value your feedback!

- **Your feedback = actionable enhancement requests on our side**
- **We work closely with our IT department and are always making updates to the agent quoting process**
- **Send over any feedback or suggestions on things like:**
 - How to make the quote journey better
 - Features or functionality you'd like to have
 - What you really like or don't like
 - Any customer feedback you may receive
- **How you can get that to us:**
 - Let your agency manager or contact within Smart Choice know and they can send our way
 - **Email our team directly**
 - Price Gantt: Price.Gantt@elephant.com
 - Amanda Carroll: Amanda.Carroll@elephant.com
 - **Leave feedback on the agent resource center in the comments or feedback tab**
 - <https://external-agencies.knowledgeowl.com/help/feedback-812c897>



Recent Updates from Agent Feedback

- Agent servicing portal
- Access to Multi-Policy discount on auto if you bundle that product with another carrier
- Copying agents on customer non-payment email communications for visibility
- Currently testing chat on the quote journey
- Quote retrieval – search by quote number
- Edit policyholder information on page 1 of the quote in case there are any typos or edits
- Things in the queue to be updated:
 - Better error messaging with more detail
 - Quote PDF generator
 - Driver exclusion capabilities
 - Agent being copied on any UW notices that are sent to the customer for visibility



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Great to see you again.

Complete the information below to retrieve your quote.

Enter your Agent Number or Email to get started:


Then enter **either** the quote number:

OR

Customer Info:

Retrieve Quote

Start a new quote

Chat Now Log In

Make a payment to maintain coverage.

Make a payment today to avoid cancellation.

Pay Now

Your policy is scheduled to cancel on %FormatDate(CancellationDate, "mm/dd/yyyy")-% unless you make a payment of \$%PaymentAmountDue% before that date.

Don't let your coverage lapse and lose your insurance benefits. Most companies charge you more for not keeping continuous coverage.

Log in to your online account or call (877) 218-7865 to make your payment today and ensure continued coverage. If you've rescheduled your payment, thank you!

What happens if I don't make a payment?


Learn more >

Not making your insurance payment can lead to a lapse in coverage, which can cause:

- Your insurance premiums to increase.
- Fines from your state.
- Being required by your state regulator to carry and maintain an SR-22 for multiple years. These are not only a burden to obtain but can cause your premiums to increase significantly.
- Repossession of your leased or financed vehicle, if you are driving without the required insurance limits as determined by your lienholder.



To cancel your policy without a risk of owing additional money, and to discuss payment options, please call us at (877) 321-9909 or [chat with an agent](#) now.

Please note that not paying your insurance premium does not count as electing to cancel your Elephant policy.




Want to receive payment reminders and other account alerts via text as well?


Sign up by texting "ELEPHANT" to 286-26.


 Manage Policy  Claims Center

Chat

Hello, how can I help you?



Enter your message... 





Questions?

**Thank you for
joining us today!**

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