

*metromile*

## Maintenance Mate



metromile



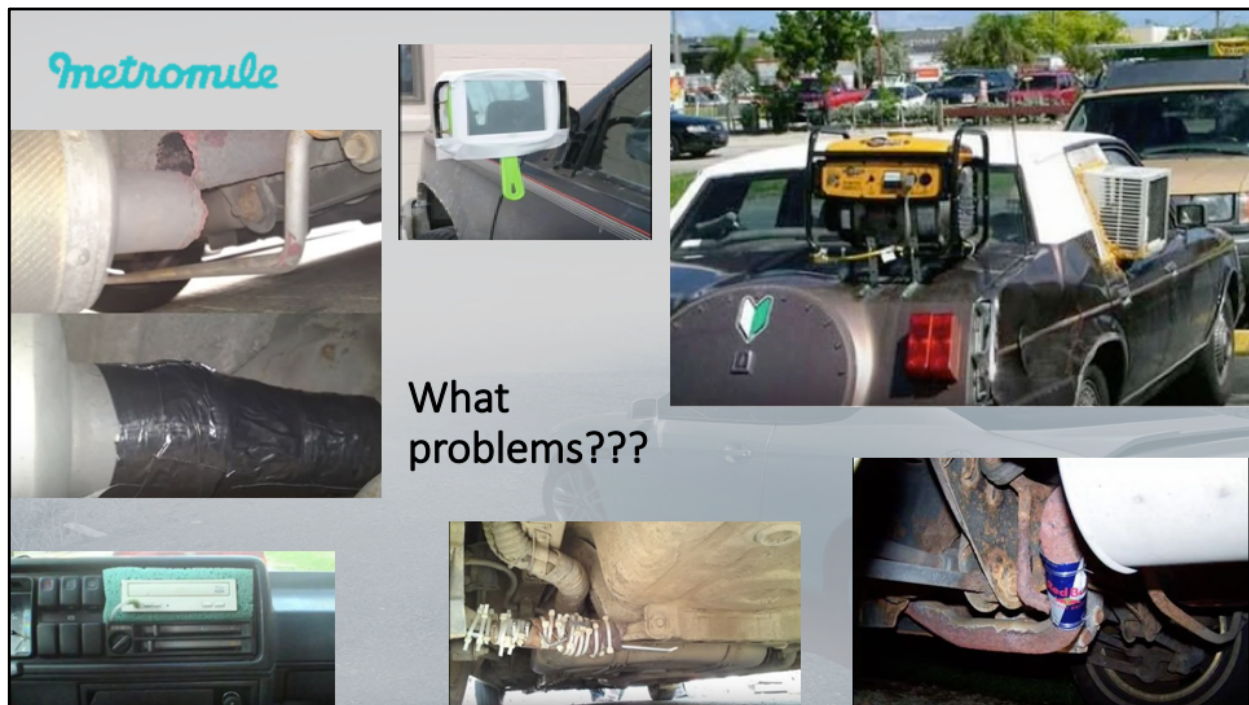
\_\_\_ people out of 100?

Smile!

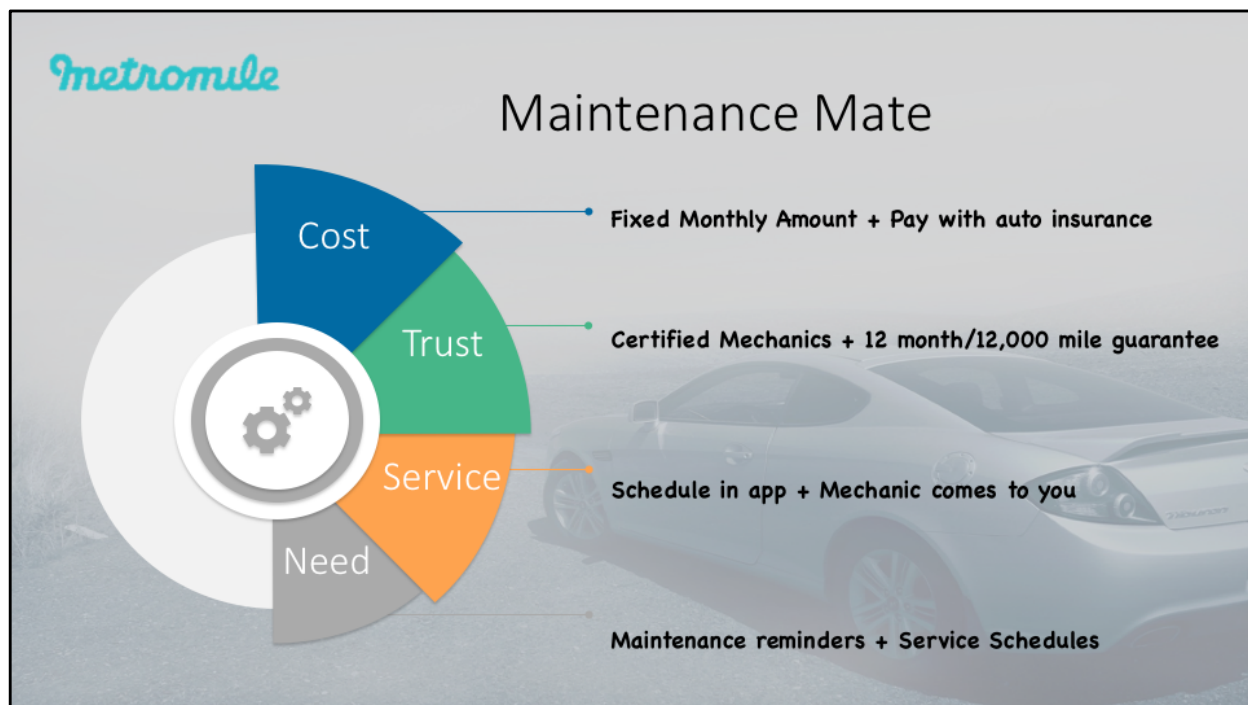
- If you ask 100 people ‘tell me about a time when you went in to have your car serviced and ended up with a bill MUCH larger than anticipated and/or a horrible experience’ ...” how many people do you think would answer yes? Perhaps you might even answer yes?
- Repair Pal’s Annual Car Care Survey found that “68 percent feel the costs associated with repairs and finding a trustworthy mechanic are what they hate most about taking their car to a repair shop” (2014)
- AAA found that “two out of three U.S. drivers do not trust auto repair shops in general – citing overcharges, recommendations for unnecessary services and poor past experiences for their lack of confidence. “
- The same study found that “AAA found that one-third of U.S. drivers – 75 million motorists in total – have yet to find a trusted repair facility, leaving them vulnerable when trouble strikes.” (2016)

"...reínvénting the car ownership  
[maintenance] experience to be  
smarter and more responsive to the  
needs of urban drivers."

- Question is:
- *How* can we reinvent maintenance to be smarter and more responsive?
- *Why* would we reinvent maintenance for our urban drivers?



- One way or another, people are having maintenance done, although some are resorting to DIY or just not doing it.
- The problems that I cited earlier cluster into a few key areas: (1) costs; (2) lack of trustworthy mechanics; (3) recommendation for unnecessary services; (4) lack of confidence



- Cost - Maintenance costs on average (depends upon type of vehicle) 5.28 cents per mile. <http://newsroom.aaa.com/auto/your-driving-costs/> While this product is technically mechanical breakdown insurance along with a premium financing feature in California; to simplify, depending upon the type of vehicle, the number of miles on it (and the coverage plan if we had more than one); the average monthly price will be between \$12 and \$44. To start, the term is three years.
- We will utilize “Your Mechanic”, as you know provides fair and transparent pricing, by showing the parts need, time needed x hourly rate => price; it doesn’t fluctuate with the gender of the buyer.... even if mechanic takes longer still pay quoted price; also comes with 12 month/12,000 mile warranty for all parts and labor
- We will utilize “Your Mechanic” to allow for scheduling in the app. In addition, the Your Mechanic platform will provide a mechanic to a users location in over 700 cities in the US. Mechanics can go to a work or home address and are available seven days a week 6AM – 5PM (m-f); 7AM – 4PM (S & S)
- Lastly, both maintenance reminders and service schedules based upon the year, make and model of the vehicle are available via the Your Mechanic app.





## Maintenance Mate...

✓ Service every 3 Months/3,000 Miles

OR

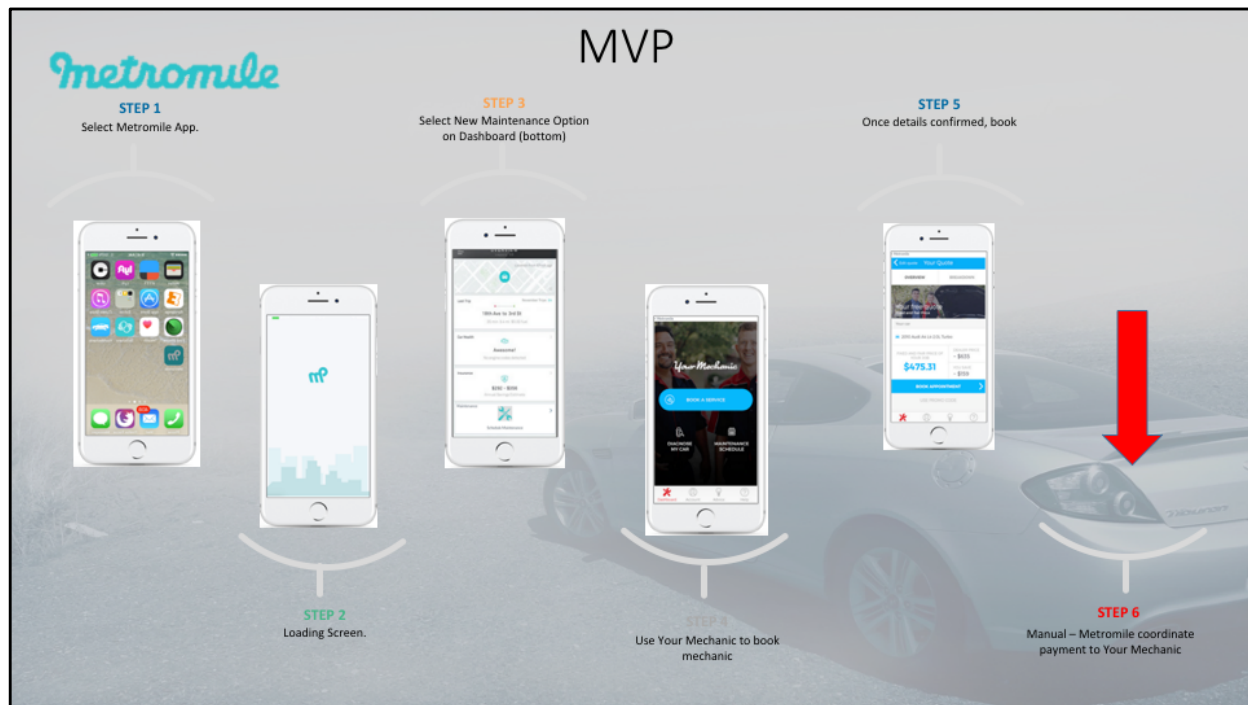
✓ As recommended by the manufacturer



Why would we reinvent maintenance for our urban drivers?

- The April 2017 Consumer Price Index shows that for all urban consumers, motor vehicle maintenance and repair is 1.160% of monthly expenditures; insurance is 2.519%; which makes maintenance & repairs the second largest vehicle expenditure for urban consumers
- We need market share and as shown above, consumers need a better experience. As of 2015 (latest year figures are available), we have less than 1% of the California market share. We need another way “in” with consumers; solving the maintenance problem for consumers will allow us to grow a complimentary product line.
- AAA study shows that “millions of roadside breakdowns each year could be prevented with basic vehicle maintenance.”

<http://newsroom.aaa.com/2015/10/roadside-breakdowns-preventable-with-proper-maintenance-finds-aaa/>



- User opens Metromile app like normal
- Dashboard shows option for Maintenance Mate
- If user clicks on Maintenance Mate => go to Your Mechanic App
- Will use Your Mechanic App to book a service, get reminders & receive info about maintenance schedule => user bumped back into Metromile app when done
- We receive data from Mechanic App when a service is booked; we will import it into our system and then call Metromile to arrange for payment via a virtual credit card



## Release cycle (Calif.)



- Start with small group, see how it goes and then expand
- KEY: this is JUST maintenance; if a component or part has a mechanical failure, e.g. doesn't work as per manufacturers specifications, we do NOT fix it; this is PURELY preventative maintenance
- want to get it correct first in California and then expand into other states; also have to do filing in other states
- Will need: engineering team; marketing team; UX; rate/form filing analyst; underwriter; actuary; lawyer



	Awareness	Acquisition	Conversion	Retention	Referrals
Paid					N/A
Content					
Social					
Mobile Marketing (Optional)					
Email	N/A				

The matrix has the classic marketing funnel (X-axis) and then the channel (y-axis) to help determine how to reach personas in each step of the funnel using various channels. For each rectangle, there is a separate strategy and KPI's.

- **Awareness:** Make potential customers aware; **Acquisition:** Draw customers to a brand for the purpose of using; **Conversion:** Convince customers to buy; **Retention:** Extend length or value of customer relationship; **Referral:** Measure or increase user's brand advocacy to other potential customers
- Focus: Top half of funnel, especially Awareness, Acquisition & Conversion; A few ideas: SEO and SEM (clever), Blog – already have “Maintenance Monday” so tie in + guest blogging with Your Mechanic; Videos – Metromile Mate (probably Australian) who does product demos; Infographics – cost of maintenance & Maintenance Mate helps; email drip campaign to nurture leads who have visited site and/or asked for a quote with personalized landing pages;
- KPI's: app downloads AND logins (since anyone can download it but can only use it if signed up for service); monthly premium received for maintenance mate (month over month); loss ratio for maintenance mate (insurance measure of profitability); people who request a quote for only maintenance; people who request a quote for insurance and maintenance; conversion rate for existing customers to maintenance; conversion rate for those who request a quote for maintenance; conversion rate for those who request a quote for maintenance & insurance;



## Maintenance Mate



- ✓ By building Maintenance Mate, Metromile will continue to deliver on our promise to take the hassle out of car ownership, one mile at a time!

### NOTES:

- other options are OpenBay and Repair Pal
- Link to inter-app communication:  
[https://developer.apple.com/library/content/documentation/iPhone/Conceptual/iPhoneOSProgrammingGuide/Inter-AppCommunication/Inter-AppCommunication.html#//apple\\_ref/doc/uid/TP40007072-CH6-SW2](https://developer.apple.com/library/content/documentation/iPhone/Conceptual/iPhoneOSProgrammingGuide/Inter-AppCommunication/Inter-AppCommunication.html#//apple_ref/doc/uid/TP40007072-CH6-SW2)
- Mechanical Breakdown or Breakdown means a cessation of normal functioning of the Vehicle or components covered by this Policy that arise from defects in materials or workmanship or caused by wear and tear covered by this Policy.