

VANTREO

INSURANCE BROKERAGE

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What would it look like to “gamify” insurance?

People love their games. People, also, don't particularly like insurance.

So what if we gamified insurance?

Imagine. We'd buy insurance using points we are issued at the start of the game.

We'd accrue points for having the right coverages in place when an unexpected loss occurs.

We'd lose points for every non-catastrophic claim we file, but we'd get bonus points for claims we're able to pay without using the insurance.

Whoa, stop...we gain points by paying claims out of pocket?

Well, sort of, but not exactly...

In this game, we earn extra points only if the claim is paid out funds we've previously set aside specifically to fund the deductible.

Game winners stay claim-free by managing both their operational and their financial risks. They win by earning enough points to make it through a catastrophic loss. Those who choose to carry a high deductible save points. The high deductible lowers the premium. Points set aside to fund the deductible keep smaller losses from lowering their score.

Sounds a lot like real life...doesn't it?

Success with high deductibles and effective loss control often expands into a self-funding opportunity with king-sized profit potential.

It's all about mastering the concept of “claim-free”.

Starting with “baby steps”, we protect our loss ratio in much the same way we protect our credit score or charge the batteries of our various mobile devices.

We win because our credit score, batteries, and insurance are ready for us when we need them to be!

VANTREO is here to help. If you would like more information on how to use deductibles and loss control to manage risk and lower premium, just let us know. [Reply here](#) [1].

(800) 967-6543

Fax: (707) 546-2915
info@vantreo.com

Santa Rosa

100 Stony Point Rd #160
Santa Rosa, CA 95401

San Rafael

851 Irwin St, Ste 300
San Rafael, CA 94901

Larkspur

700 Larkspur Landing Cir
Larkspur CA 94939

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