



building a future together

When we read about great inventions, we normally find the year it occurred. What we don't hear about is the many years it took for that one successful breakthrough. Someone had to look beyond what was and solve tomorrow's problem. Safeco calls that innovation. It's a quest to ensure both agents and Safeco can meet the needs of consumers five years and 20 years down the road.





[ensuring the future of the independent agent]

The insurance industry is being disrupted. It's not a question of if—it's when and by how much? Regardless of how different insurance may be in the next few years, Safeco believes there's a leading role for the independent agent.



Every quest needs a guide

- Safeco looks at agents as advisors who can help consumers protect any aspect of their lives—not just their car or home. Using that lens to guide our research, the new ideas we bring to market open up more possibility for the future and ensure that as one market transforms, our business can evolve with it.



Protection that consumers want

- It all starts with Design Thinking—a way to innovate based on a deep empathy and understanding of our customers. That means Safeco isn't primarily focused on the latest tech gadget or what our competitors are doing, but instead working with agents to better understand the future needs of customers and provide solutions.
- There's unlimited potential for protecting consumers in the way they want. Safeco is already exploring several avenues:
 - Pet insurance
 - Home warranties
 - Connected home devices to improve home security
 - Virtual agent interactions
 - Solutions for new drivers



Navigating the expedition

- There's no blueprint for designing what's yet to be, so Safeco applies a test-and-learn approach. A lot of things won't work. A few things will. In both cases, Safeco takes learnings from agents and customers to build a better product—one that answers a need customers don't yet know they have, but will soon demand.
- Constantly testing and improving ensures Safeco and independent agents have a long future that we can build together.

Join our evolution