

Progressive Municipal Insurance

Progressive Insurance

x: Insurance for your city? Now that's Progressive.

Pillars

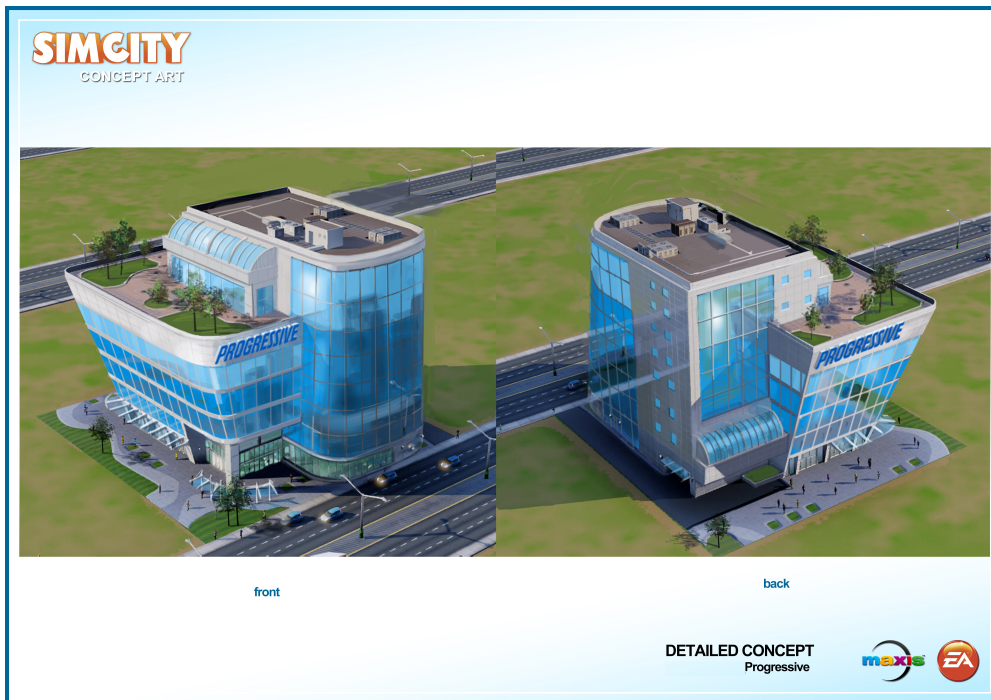
- **Progressive Insurance Office:** plop this building so that you can buy insurance for your city.
- **Insure Your City:** sign up for Progressive insurance at the Progressive Insurance Office to receive a payment in the event of a disaster.
- **Happiness from Shopping at the Progressive Insurance Office:** residents that visit the Progressive Local Office will earn happiness from shopping.

Features

- **Insurance Estimate:** the default insurance coverage at the Progressive Insurance Office will be enough to cover your ploppable buildings at 50% (tunable amount).
- **Choose Your Coverage:** you can use this UI to adjust how much coverage you want to pay for, between 0% and 90% (tunable amounts) of the buildings' value.
- **Complete Missions for Flo:** Flo will give you missions to plop the building and to increase your insurance coverage.
- **Progressive Thoughts:** When Sims shop at the Progressive Insurance Office, happy thought bubbles will appear, proclaiming how happy they are saving money.
- **Progressive Claim Vehicle:** the Progressive Claim Vehicle travels to rubbled ploppable buildings to assess the claim. When there are no rubbled ploppable buildings, it drives around ambiently visiting houses.

Design Details

Buildings/Modules



(Click image above to enlarge)

- **Progressive Office**

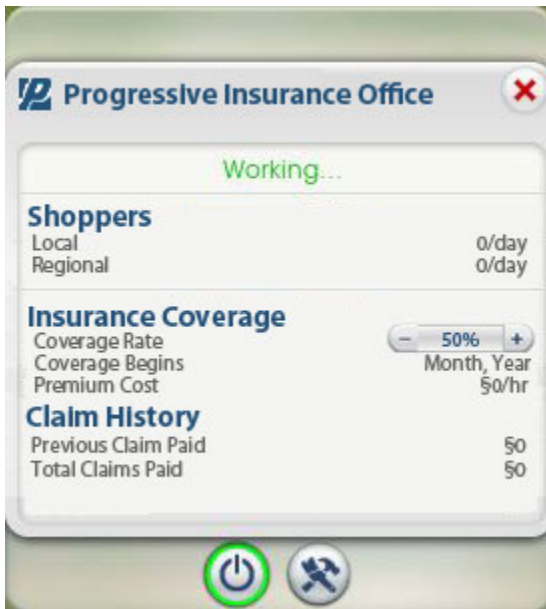
- **Description:** A medium-sized base that provides W2 shopping. With this building, municipal insurance is enabled. Popping this sends out a wave of happiness
- **Unlock:** Unlocked with City Hall.
- **Hours:** This building is open 24 hrs/day
- **Location:** Fire menu in City view
- **Initial Tuning (Cost/Upkeep):** Free/No Cost
- **City Maximum:** 1
- **Rollover/Click Panel Information:**
 - See the ToyClick design below
 - Rollover feedback displays insurance status when building is active:
 - "10% Coverage Active"
 - "Coverage begins next month"
 - "Coverage updates next month"
 - "Not Insured"
- **Model / Unit name:** T_Pro_Progressive_Base_01

Vehicles



- **Progressive Car**
 - Only appears if you have a Progressive Office active
 - Periodically, the vehicle leaves from the office to ambiently visit houses in the city. This is only ambient – it does not give happiness to residents.
 - When the vehicle stops at a house, a vignette plays with a progressive agent talking to a happy resident.
 - The progressive agent isn't Flo. They should look somewhat like the agents in the commercials [Frenemies](#) or [Rate Suckers](#).
 - If you have paid for insurance, this vehicle leaves from a garage door at the Progressive Office and drives to rubbled ploppable buildings.
 - You do not need to wait for the vehicle to visit any rubbled ploppable buildings to be paid, this is more of an ambient effect.
 - If necessary to avoid delays in sending out an insurance vehicle when rubbled ploppables appear, we can generate a second vehicle while there is already an ambient vehicle out. We should not generate more than one Progressive car to visit rubbled ploppable buildings, though.
 - Once there are no more rubbled ploppable buildings, the claim vehicle returns to the Progressive Office.

Progressive Office ToyClick



- Rollover feedback
- **Insurance Coverage** header
 - Coverage Rate, with coverage control
 - Uses the same UI as tax rates, though about 70% smaller
 - Defaults to 50%
 - Lets you adjust it up and down from 0% to 90%, in 10% increments
 - This is disabled when the building is not open (has no workers, power or water) and during disasters
 - Different tooltips appear on the buttons depending on if they are enabled or not:
 - Enabled:
 - + button: "Increase coverage"
 - - button: "Decrease coverage"
 - Disabled:
 - both buttons: "Enabled when Progressive Insurance Office is open. Disabled during disasters."
 - Coverage begins: month, year
 - If you set your coverage to 0 or the building closes, this resets to the next month.
 - Premium Cost: \$x/hr
 - This increases or decreases when the coverage controls are changed.
- **Claim History** header
 - Most Recent Claim Paid: \$0
 - Amount of money paid for last insurance claim
 - Total Claims Paid: \$0
 - Running total of money paid out for insurance claims
- **Shoppers** header
 - Local
 - Regional

Insurance Coverage

- At the end of each month, a premium payment is deducted from your budget.
 - This shows up in the budget panel under transactions as "Progressive Premium"
- For the month following, you are considered insured.
 - If any ploppable building (toy or module) turns to rubble, Progressive pays you a % value of the purchase cost for that toy or module.
 - These payments show up in the budget panel under transactions as "Progressive Claim"
 - This amount is set in the insurance panel (see above).
 - For instance, if you are covered at 50% and your Water Tower (\$3,500 cost) is rubble, you will be paid \$1,750.
 - Resources in trade lots or extraction/manufacturing buildings are **not** covered.
- If at any time, you cannot pay your insurance premium at the end of the month, or you drop your coverage rate to 0%, you're considered no longer covered.
 - The building rollover updates to your new status

- Raising your coverage rate to 10% or higher means your coverage will start at the beginning of the next month.
- If you previously could not pay and you still have a coverage rate set to 10% or higher, at the end of the following month, if you are able to pay the premium again, you will be considered covered
 - The building rollover will update your insurance status
- If you demolish your Progressive Insurance Office or it is struck by a meteor, earthquake, giant lizard, space robot or attacked by a UFO, it is rubble and your coverage will stop at the end of the current month.

Missions

- **Now That's Progressive**
 - Goal: introduce/encourage plopping the Progressive Insurance Office
 - Location: normal state building
 - group:State_Normal
 - Triggers:
 - No Progressive Insurance Office
 - NumberOfProgressiveBases === 0
 - Progressive Insurance Office Unlocked
 - HQ_CityHall_IsOn === 1
 - Objectives
 - ☐ *Plop the Progressive Office*
 - NumberOfProgressiveBases >= 1
 - ☐ *Pay your premium*
 - PRO_Premium >= 1
- **Cover Up!**
 - Goal: encourage the player to increase their Progressive insurance coverage
 - Location: Progressive Insurance Office
 - T_Pro_Progressive_Base_01
 - Triggers:
 - Progressive insurance coverage under 30%
 - PRO_CoveragePercent < 30
 - Progressive premium has been paid
 - PRO_TotalPremiumExpenses > 0
 - Objectives
 - ☐ *Increase your coverage rate to ~objective_capacity:number~% and pay*
 - PRO_CoveragePercent >= 80

Achievements

- None.

Thought Bubbles

ID	Topic	Location	Trigger Logic	Text
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TBProgressiveNeedInsuranceOffice	Want... Progressive Insurance Office	group:State_Normal	HQ_CityHall_IsOn === 1 NumberOfProgressiveBases === 0	<ul style="list-style-type: none"> • <i>Wait... did I hear that right? The city doesn't have insurance? Mayor ~local_player_name~ should call Progressive.</i> • <i>I'd feel better living here if the Mayor would insure the city.</i> • <i>It'd be great if there were a Progressive Office around here. I know I can call or go online, but I want to meet Flo!</i>
TBProgressiveThanksInsuranceOffice	Thanks for... Progressive Insurance Office	T_Pro_Progressive_Base_01	uiEvent:SimEnteredShopTB	<ul style="list-style-type: none"> • <i>Progressive saved me a bunch on my car insurance!</i> • <i>I got a great deal on home owner's insurance at Progressive!</i>

Speech Bubbles

Now That's Progressive

- *Hey there, Mayor! I was just riding my hawg around ~local_city_name~ and I thought: "this would be a perfect spot for a Progressive office."*
- *I asked around and they told me that you're the one to talk to if I want to get things done. So here I am!*
- *Anyways, think you could set up a Progressive Office here and get your city covered?*

Cover Up!

- *Um, Mayor? I don't want to tell you how to do your job or anything, but you've got your coverage rate set really low.*
- *It's fine if you want to save money, but what if something happens? You know what mom always said: "Be prepared!"*
- *Anyways, think you could raise your coverage?*

Progressive Insurance Office Welcome

- *Yay! Progressive in ~local_city_name~! Good idea, Mayor. Wink. Wink.*
- *We've conveniently set your coverage to 50%, but feel free to raise it (or lower it) whenever you want. Crank it up to 80% when you want to feel safe or drop it to 10% and live dangerously!*
- *If something happens to your city's buildings, Progressive will refund a portion of the cost of the buildings, depending on where you've set your coverage. Don't worry. We're here for you!*

Ticker Messages

- Progressive Office plopped and active (uiEvent: [ProgressivePlaced](#)):
 - *Progressive Office Opens*

- *Residents are calling the Progressive Insurance Office to make sure they're covered.*
- Progressive Office pays out on a claim: (uiEvent: [ProgressivePaid](#)):
 - *Progressive Pays Claim*
 - *~local_city_name~ really could have been devastated by that disaster, but never fear, Progressive is here! Progressive pays ~local_city_name~ \$[calc1] on an insurance claim!*

Mini-Tutorial (if applicable)

The Thanks for Downloading MiniTutorial dialog pops up the first time the player loads the game with the entitlement, to tell them where the new content is:

Step	Body Text	Dialog Button(s)	Arrow Target
N/A	<i>Thank you for downloading the Progressive Office. Your content is ready to use.

You can find it under the Fire menu in City view.</i>	OKAY	N/A

Sink Text

Progressive Claims Vehicle travelling to a house:

- *Spreading the word of how people can save money with Progressive.*

Progressive Claims Vehicle returning to the Progressive Insurance Office:

- *Returning to the Progressive Office.*

Vignette Text

At the Progressive Insurance Office:

- Workers
 - *Helping people save money on car insurance.*
 - *Helping people save money on home insurance.*
 - *Helping people save money on boat insurance.*
 - *Helping people save money on motorcycle insurance.*
 - *Helping people save money on RV insurance.*
 - *Helping people save money on personal watercraft insurance.*
- Shoppers
 - *Shopping for insurance.*
 - *I love Flo, the Progressive Girl*
 - *Thinks the whole insurance process is so easy!*
 - *Glad^choose::~gender~:he:she^ chose Progressive.*

Core Scripts Implications

- ...

Tuning Notes

- ...

Open Questions

- ...