



# And The Brand Begins.

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More than 10 years ago, independent agents and the companies they represent united to create a brand to educate consumers on the value of what independent agents have to offer: choice in companies, customization of policies and advocacy when it's needed most. Today, more than 27,000 independent agency locations make up Trusted Choice®, the national brand for independent insurance agents.

Through the combined efforts of carrier partners, local agencies and national, state and local associations, Trusted Choice® is reaching millions of consumers—giving the independent agency channel the leverage it needs to compete in the insurance marketplace.



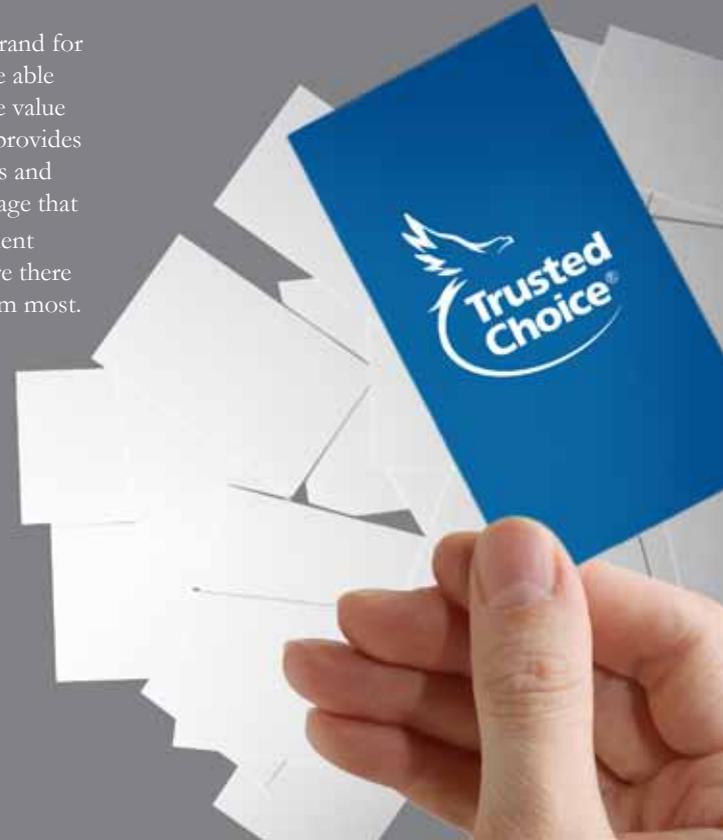


“ We have leverage to compete ”

# The Pledge: What Makes Trusted Choice<sup>®</sup> Agents Stand Out

Trusted Choice<sup>®</sup> agents make a commitment to consumers with the Pledge of Performance. When an agency adopts the Trusted Choice<sup>®</sup> Pledge of Performance, they promise to provide what consumers want—choice, customization and advocacy—and a Trusted Choice<sup>®</sup> agency lives by this promise.

By promoting a national brand for independent agents, we are able to clearly communicate the value your distribution channel provides consumers. Partner with us and help to reinforce the message that Trusted Choice<sup>®</sup> independent agencies and companies are there when consumers need them most.



# Trusted Choice<sup>®</sup> Pledge

Trusted Choice<sup>®</sup> agencies are insurance and financial services firms whose access to multiple companies and commitment to quality service enable us to offer our clients competitive pricing, a broad choice of products and valuable advocacy.

As a Trusted Choice<sup>®</sup> agency, we are dedicated to you and are committed to treating you as a person, not a policy.

This commitment means we shall:

- ✎ Work with you to identify the insurance and financial services that are right for you, your family or your business and use our access to multiple companies to deliver those products.
- ✎ Guide you through the claims process for a prompt and fair resolution of your claim.
- ✎ Help you solve problems related to your coverage or account.
- ✎ Explain the coverages and options available to you through our agency, at your request.
- ✎ Return your phone calls and emails promptly and respond to your requests in a timely manner.
- ✎ Conduct our business in an ethical manner.
- ✎ Provide 24/7 services for our customers, offering any or all of the following: emergency phone numbers, Internet account access, email and call center services.
- ✎ Use our experience and multiple company relationships to customize your coverage as needed.
- ✎ Commit our staff to continuing education so they may be more knowledgeable in serving you.
- ✎ Treat you with respect and courtesy.
- ✎ We pledge this to you, our clients and ask that you let us know if we fail to meet our commitment, so we may take corrective action.

“ We are in every neighborhood ”





# The Local Connection: We Are Where The Consumers Are

What makes Trusted Choice® agents stand out from the competition?

**27,000**  
agency locations.

Trusted Choice® independent insurance agents are in every neighborhood across the country, making a positive contribution in their community.

Whether it's in a time of need like a natural disaster or simply supporting a local charity initiative, Trusted Choice® agents are making a difference—something that can't be done online or from a 1-800 call center.

While the direct and captive carrier competition is spending hundreds of millions of dollars in advertising, Trusted Choice® agents are putting their sweat equity where it counts—in their community.



# Creating Opportunity: Power in Numbers

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Consistent brand impressions count. The sheer number of Trusted Choice® supporters on the ground gives us a unique opportunity to educate consumers. Once an organization has made the commitment to live the brand, Trusted Choice® opens the door to a wealth of content and marketing tools for agents, carriers and state associations to use when communicating with consumers.

It starts with the Live the Brand guides, which provide agents and companies with a step-by-step resource for implementing and making the most of their commitment to Trusted Choice®. When each participant leverages the brand with a unified message, the impression we make with consumers is priceless. This grassroots approach creates more overall consumer impressions than any one agency can do on its own.



“ We do more together than alone ”





# Easy Implementation: Trusted Choice<sup>®</sup> Provides The Tools

- Social Media Content
- Banner Ads
- Television/Radio Spots
- Press Release Templates
- Consumer Articles
- RSS Feeds
- Agent/Company Collaboration

Each year Trusted Choice<sup>®</sup> invests in national television, print and social media marketing campaigns. These professionally-produced creative materials are available to all Trusted Choice<sup>®</sup> supporters and provide advertising and marketing opportunities for any size budget.

From social media content and banner ads to television and radio spots, Trusted Choice<sup>®</sup> invests in tools that can be customized while still maintaining the overall brand message. From press release templates to consumer articles and RSS feeds for websites, a wealth of resources is available. Trusted Choice<sup>®</sup> has agent and company websites and collaboration centers which allow for easy download of all available materials. Only Trusted Choice<sup>®</sup> can provide such cohesive and consistent marketing support.

“ We have the tools to build a brand ”





“ We are media experts ”

# Front & Center: Local Agents Make National Newsmakers

Nationally, Trusted Choice® has positioned its agents as experts in insurance and financial services. Tune in to ABC, Fox News, CNN or MSNBC and you will see Trusted Choice® agents providing counsel after natural disasters, helping consumers save money or offering tips to manage risk.

Trusted Choice® also helps train its agents to be insurance resources for the media in their local communities. While the advertising characters of direct writers may be cute, the media looks to Trusted Choice® and our network of national and local insurance experts when they need reliable insurance information.

Tap into the power of our media credibility—and our earned media impressions—by supporting Trusted Choice®.





“ We invest from the ground up ”



# The Roots: Putting Money Where It Matters

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The success of a national brand hinges on collaboration. Trusted Choice® has built an intricate network of supporters who communicate the value of Trusted Choice® to insurance peers and, most importantly, consumers. Trusted Choice® has an open dialogue with its grassroots leaders and understands the importance of investing from the ground up.

Matching grants are available to state association chapters of the Big “T” to help them market on behalf of the Trusted Choice® agents they represent in the way that works best in their state. Additionally, marketing reimbursements are available to agencies that demonstrate they are living the brand in their hometown.

And all that local investment adds up—state associations and Trusted Choice® agencies have invested tens of millions of dollars of their own money into building the brand. Watch your company’s investment in Trusted Choice® multiply around the country.



“ We move ahead ”

# Moving Forward: Connecting with Today's Digital Consumer

Today's consumers shop online and Trusted Choice® wants to help independent agents provide the service consumers expect when working with a neighborhood agent in the digital world. Trusted Choice® is a key ingredient of Project CAP (Consumer Agent Portal), a collaboration of insurance carriers and the national and state associations. This powerful industry initiative has the vision and resources to recapture and increase the independent channel's share of the personal lines insurance market.

To achieve this mission, this collaboration will develop two marketing resources:

- A **consumer website** that allows insurance customers to compare rate quotes from multiple independent carriers and connect with a local independent agent.
- An **industry website** that provides carriers and independent agencies with marketing tools, training and insights to attract and interact with consumers online.

By increasing the visibility of independent agents to online consumers, the group hopes to enhance consumer appreciation of the independent value proposition, advance the independent agent's expertise in digital marketing and grow market share.

# Make a Move: Support Trusted Choice®

Whether you're a national carrier writing business in every state, a super-regional or write in just one state, your company can benefit from a partnership with Trusted Choice®. It's the only brand that represents 27,000 independent agency locations and their storefronts and provides a unified approach to marketing and educating consumers on insurance.

By including the logo at headquarters and regional sales offices, at sporting complexes, sponsored events, trade booths, advertisements and on policyholder materials, carriers are helping their sales force grow brand awareness. And, when a carrier visibly supports Trusted Choice®, agencies take notice. If increasing your company's visibility with agencies of every shape and size and helping them grow market share is essential to your success, partnering with Trusted Choice® is the right fit.

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HOICE,  
USTOMIZATION  
ND ADVOCACY.”

# Join Trusted Choice®

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By showing your distribution force that you stand behind them and what they stand for, you help consumers get what they want and grow independent agency market share.

➤ Investment Formula

A company's investment is directly proportional to the property-casualty premium it writes through independent agents and brokers.

➤ First Year:

½ cent for every \$100 of property-casualty premium volume written through independent agents and brokers.

➤ Second Year and Beyond:

1 cent for every \$100 of property-casualty premium volume written through independent agents and brokers.

So for example, a company with \$500 million of net written premium through independent agents and brokers would have an annual company partner fee of \$50,000 (\$25,000 in year one).

The maximum annual company investment is \$450,000 and the minimum is \$5,000.

Contact Trusted Choice® today.

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[www.facebook.com/trustedchoice](http://www.facebook.com/trustedchoice)



Choice. Customization. Advocacy.

It's who we are and what we do.

Join us.

# GUIDELINES FOR CARRIERS TO P

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The Guidelines below provide the basic criteria to be considered for insurance carrier participation in Trusted Choice®. Trusted Choice® reserves the right to consider and weight the Guidelines below individually for each prospective and renewing carrier interested in participating in Trusted Choice®, to evaluate the information provided and request additional information it deems necessary from each prospective and renewing carrier interested in participating in Trusted Choice®, and to revise the Guidelines as deemed appropriate to ensure the continued success of Trusted Choice®.

↪ **Financial Commitment:**

Each carrier will adhere to the Company Partner Fee Schedule.

↪ **Time in Business:**

Each carrier must have been in business for a minimum of three years or provide appropriate data to demonstrate the highest probability of viability.

↪ **Financial Strength:**

Each carrier eligible for and rated by A.M. Best should have an A.M. Best rating of: A- or better when joining Trusted Choice®, and B+ or better to remain a Trusted Choice® company. A carrier ineligible for an A.M. Best rating or rated by another rating service recognized by Trusted Choice® will be required to submit information to demonstrate financial strength satisfactory to Trusted Choice®, and should strive to obtain an A.M. Best rating consistent with these Guidelines.

↪ **State Association Input:**

IIABA State Associations' input about carriers requesting to participate in Trusted Choice® may be considered.

# ARTICIPATE IN TRUSTED CHOICE®

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## ➤ Distribution Channel:

Each carrier must demonstrate a significant commitment to writing business through the independent agent channel. Carriers that use multiple distribution channels will not use the Trusted Choice® name, logo or materials in any way that could confuse consumers about which of the carrier's channels support Trusted Choice® (i.e., they will not use the Trusted Choice® name, logo or materials to promote their business activities to consumers unless the activities include promotion of the independent agent channel).

## ➤ Support for the Pledge of Performance:

Each carrier will be asked to assist its appointed Trusted Choice® agencies in delivering aspects of the Pledge of Performance to consumers. Examples of this Guideline include: reminding its appointed agencies participating in Trusted Choice® about the importance of adhering to the Pledge of Performance; recommending to its appointed agencies participating in Trusted Choice® educational programs that address components of the Pledge of Performance; and providing financial assistance to Trusted Choice® agencies through co-op advertising dollars or other activities acceptable to Trusted Choice®.

## ➤ Carrier Plan to Support Trusted Choice®:

Each carrier will be asked to cooperate in the development of an annual Trusted Choice® plan describing the carrier's proactive support for Trusted Choice®. Examples of this Guideline include co-branding with the Trusted Choice® logo (on publications, websites, marketing materials, and policies); sending letters to appointed agents encouraging participation in Trusted Choice® and educating field representatives about how to work with appointed agents to maximize the benefit of Trusted Choice®. Each renewing carrier will be asked to update its plan annually.