



Affirmative Insurance Services
4450 Sojourn Drive, Suite 500
Addison, TX 75001

800-333-5530 Ext. 657023

Agent Portal: www.myaffirmativeinsurance.com



Prospective Agent Brochure



A guide to Affirmative Insurance Products & Services

Affirmative Insurance Services is an MGA that underwrites and services non-standard and core middle market auto insurance policies sold by agents across the United States.

As leaders in the insurance market we know the value of partnering with the right agents. Use this helpful Prospective Agent Guide to learn more about Affirmative, the benefits we offer to our new agencies, and our expectations.

Table of Contents

Introduction 3

Training: Getting Started with Affirmative..... 4

Unique Features..... 5

Communication 7

Your Feedback is Welcome! 7



Communication



We prefer to contact you via email and may also use blast fax to communicate critical issues, program updates, upcoming rate changes, promotions and incentives. If your email address or fax number changes, or if you'd like to opt out of the Affirmative agent communications, you can contact your Marketing Representative so we can reach you when needed.

Your Feedback is Welcome!

Affirmative routinely conducts surveys and solicits feedback to obtain information from our agents. Your opinions and feedback are valuable to us. We want to know if you have questions or issues so that we can resolve them as quickly as possible. There are several ways to share your feedback with Affirmative. Many of the customer service and point of sale enhancements we have recently completed are a result of feedback and suggestions we have received from our agents. Affirmative is committed to continuous performance improvement and we believe that your feedback is critical to our success.

- **Customer Service and Point of Sale Satisfaction Surveys** – We survey all of our agents each quarter to better understand how we are performing and how we can improve. Agents who respond to the survey are automatically eligible to receive a \$50 gift card. The survey responses are shared throughout Affirmative so that we can act on your feedback.
- If you have a question, suggestion or concern, send an email to a designated address which will be provided upon your appointment, and receive a response from a member of Affirmative's senior management team within 24 hours.
- **Market Trend Surveys** – We offer all of our agents the opportunity to participate in a quarterly survey to benchmark market conditions and trends. Those agents who participate receive the summary survey results.

Customer Service:

Affirmative's knowledgeable customer service representatives are available between 7am and 6pm Monday through Friday Central Standard Time. You can also contact us via fax, and email as well as our phone line dedicated to Spanish speaking agents and customers.

Nation Safe Drivers (NSD):

NSD is a roadside assistance package available at the point of sale or at renewal. Benefits include: 25% Commission, minimal cost of \$8 per month for up to 6 vehicles, applies to Liability Only, Full Coverage and Physical Damage policies. The NSD program increases policyholder retention, auto-renews with the policy.

Carrier Landing Page:

Affirmative created the Carrier Landing Page on the Agent Portal for agents to have 24 hour online access to:

- Training
- Policy Decisions POS System
- Order Forms & Supplies
- Newsletters
- Submit a Claim
- Key Contact Information
- Change Your Password
- Frequently Asked Questions
- And many other helpful links!

Introduction

Affirmative Offers our Agents and Customers:

- Low down payments
- Immediate coverage available for qualified applicants
- Monthly payment options
- Immediate SR 22 filings (where available)
- Fast ID card processing
- Towing and rental coverage available
- Multiple discounts available for qualified applicants
- Real-time rating
- Real-time endorsements
- Address validation
- Online viewing of policy forms, notices and invoices
- Underwriting reports at point of sale

Affirmative specializes in personal lines automobile insurance for the non-standard and core middle market customer segments. Affirmative Insurance Services, Inc. (AIS), a subsidiary of Affirmative Insurance Holdings, Inc. (AIHI), handles the marketing, policy administration, claim and actuarial functions for certain insurance carriers. With our two centrally located service centers in Dallas and Chicago, Affirmative is able to provide dependable service along with a broad range of products to suit all your customers' personal insurance needs.

We believe that partnering with the right independent agencies is essential to continually growing loyal customers. We commit to providing competitive prices, products tailored to your customers' needs and first-class customer service. Affirmative's claims team will assist your customers when accidents occur by reducing the uncertainties surrounding the claim process, and providing fast and accurate payments as well as proactively supporting all parties involved.

We will continue to listen to you, to assess your unique needs and exceed your expectations as we deliver a competitively priced product and dependable claims service. With our experience, dedication and commitment to service, we are confident in our ability to meet your customers' unique personal insurance requirements and deliver sustained profitability.

Affirmative takes great pride in its network of independent agents who have been carefully selected for their knowledge and professionalism in the insurance industry. With this combination of experience, dedication and commitment to service, we are confident in our collective ability to provide our customers with high quality, efficient and effective service at a competitive price.

Training: Getting Started with Affirmative

We commit to providing you with the necessary training on our products, underwriting guidelines and point of sale system so that you can confidently sell and service Affirmative policies.

Once you have been appointed, your Marketing Representative would work with you to design a training schedule for your agency. We have many different ways to fulfill your training needs:

1. Your staff can access interactive online training modules available on our Carrier Landing Page.
2. We can schedule an online conference for instructor led remote training
3. We can schedule on-site training in your office

We will also provide you with printed or electronic training and quick reference guides for your staff once they complete their training.

Affirmative offers our agents the chance to earn their continuing education credits through our classroom and online programs. These programs are offered to producing agents through out the year.

When Should Your Agency Start Writing Affirmative Policies?

Affirmative recognizes the importance of adequate training. We offer training and follow up to make sure all of your questions are answered regarding our products. We provide you with the confidence and skills to write Affirmative.

Unique Features

Affirmative's Point of Sale System:

For your convenience, you can access the Policy Decisions POS system directly to quote and bind policies, process payments, amend policies, and more!

Did you know the Policy Decisions system allows you to Rewrite a policy outside of the Reinstatement period with a few clicks of your mouse? We do not require you to write a new application. This allows you to quickly write the policy and charge your regular fees for doing less work.

Policy Decisions also allows you to import customer information into Outlook to build a database of contact information of your Affirmative customers. You can even use the Contact Details to set a reminder to send "Happy Birthday" emails to your customers.

Choice Program:

Where *Choice* is available, Affirmative runs CLUE, MVR, ADD and CARFAX Vehicle History validation reports at the point of sale. Affirmative designed the *Choice* product to improve rate accuracy and competitiveness in the non-standard and core middle marketplace. The reports run when the *Choice* product is quoted are important to properly underwrite the risk.

The *Choice* program also offers our new Smart Shopper discount to provide even more competitive rates for your customers. By quoting and binding in advance of the effective date, your customer can take advantage of the Smart Shopper discount to lower his or her rate.

Policy Forms and Notices Available On-line:

Policy forms that generate real time, in your agency office, are not mailed by Affirmative to the customer. We have an on-line temporary archive for notices that are mailed from Affirmative to your customers. You can review or print in batch by date range. All forms are also available in our point of sale system within the customer's record.

Claims:

Our goal is to make your customers claims experience as positive and stress free as possible. Customers have the choice of contacting our claims department via phone or email. They may also access our claims department by logging on to our website and clicking the link for claims connection.