

TRUSTED CHOICE® BASICS



Q. WHAT IS TRUSTED CHOICE?

Trusted Choice® is the national marketing brand created exclusively for Big "I" (IIABA) members to help consumers understand the value that an independent agent offers. This is not a market access program but a brand that is designed to highlight the strengths of independent insurance agents: **Choice, Customization, and Advocacy.**

Q. WHAT IS IIABA AND HOW DOES IT RELATE TO TRUSTED CHOICE?

The Independent Insurance Agents & Brokers of America (IIABA, or Big "I") is a national alliance of 300,000 business owners and their employees offering all types of insurance and financial services products. Unlike company-employed agents, IIABA independent insurance agents and insurance brokers represent more than one insurance company – so they can offer clients a wider choice of auto, home, business, life and health coverage, as well as retirement and employee-benefit products. Trusted Choice® was launched by the IIABA and several independent agency companies to highlight the benefits independent agencies and brokerage firms offer consumers: Choice of companies, Customization of policies and Advocacy support. Trusted Choice is just one of the many benefits members of IIABA receive.

Q. WHAT ARE THE AGENT BENEFITS OF BECOMING A TRUSTED CHOICE MEMBER?

Trusted Choice is the premier consumer brand for independent insurance agents and provides national advertising and other strategic tools to reach and influence consumers. The brand offers IA's greater consumer awareness by providing top quality resources to assist them in effectively marketing and advertising in their local marketplace.

TRUSTED CHOICE AGENCIES BENEFIT FROM THE FOLLOWING:

- Licensed use of the consumer tested logo and Pledge of Performance.
- Exposure through national advertising and public relations campaigns.
- Customizable advertising materials.
- Informative consumer articles that can be used in agency newsletters, websites, social media or mailing.
- Customizable press release templates which help garner local press coverage for your agency.
- Support from many Trusted Choice industry partners.
- Marketing Reimbursement Program - receive up to \$1500 for co-branding with the Trusted Choice logo, upgrading your website with a Trusted Choice preferred partner or upgrading your subscription on [trustedchoice.com](https://www.trustedchoice.com)

Q. ARE THERE COMPETITORS THAT OFFER INDEPENDENT AGENTS ACCESS TO SIMILAR SERVICES?

There is another trade association for Independent Agents, but they do not have a branding program similar to Trusted Choice.

Q. HOW DOES FOREMOST BENEFIT FROM THE RELATIONSHIP WITH TRUSTED CHOICE AND IIABA?

Foremost supports Trusted Choice as a way of demonstrating their commitment to the independent agency system, and their confidence in their agents' unparalleled value.

Q. ARE TRUSTED CHOICE AND TRUSTEDCHOICE.COM AVAILABLE TO AGENTS IN ALL STATES?

As long as an agent is a member of the Big "I", they have exclusive access to Trusted Choice and TrustedChoice.com.

BECOMING A TRUSTED CHOICE AGENT

Q. HOW DOES AN AGENT QUALIFY TO BECOME A TRUSTED CHOICE MEMBER?

If an agent is a member of their respective Big "I" State Association, they are automatically a member of the national association and have access to Trusted Choice. As long as they agree to the Trusted Choice License Agreement (basically saying they won't use the logo or brand inappropriately), they are considered a Trusted Choice member agency and have access to all of the tools and resources.

Q. IF MY AGENT IS UNSURE IF THEY ARE A TRUSTED CHOICE MEMBER, HOW CAN THEY FIND OUT?

All Big "I" members are automatically enrolled as Trusted Choice members. An agent can contact their local state chapter or the national office to confirm membership status.

Q. CAN ALL FOREMOST APPOINTED AGENTS BECOME TRUSTED CHOICE MEMBERS?

No. Many Foremost appointed agents are members of National Account groups with an exclusive agency model. Only Independent Agents can become Trusted Choice members.

TRUSTEDCHOICE.COM BASICS



Q. WHAT IS TRUSTEDCHOICE.COM?

TrustedChoice.com is a consumer-facing website dedicated to attracting online insurance shoppers to members of Trusted Choice. The site offers consumers access to industry research, rate comparisons, and the chance to evaluate and select an Independent Agent who can meet their unique needs and advocate on their behalf.

TRUSTEDCHOICE.COM ALSO PROVIDES:



Personal lines quoting
for Auto and Home



Resources for research
on specific lines
of insurance



Blogs written by
trusted internet authors



Educational content to
help consumers understand
the value of the
Independent Agent

Q. HOW DOES AN AGENT SIGN UP FOR TRUSTEDCHOICE.COM?

Current IIABA members receive a Basic listing with a profile under the Agent Directory on TrustedChoice.com. To update your profile, please call Client Success at (855) 372-0070. To be actively recommended on TrustedChoice.com to buyers who enter their criteria, an agency needs to subscribe to an Advantage profile or Member Plus profile. Agents who are not currently a member of IIABA must first sign up for the IIABA to have a presence on TrustedChoice.com

Q. WHAT IS THE VALUE PROPOSITION FOR AGENTS?

TrustedChoice.com brings the value of the Trusted Choice national brand together with the power of search engine optimization (SEO), driving over 7 million yearly insurance shoppers to the site to connect with an Independent Agent. This combination of technology and brand recognition provides members with web presence and consumer reach that would be impossible to achieve individually. Additionally, members may choose to subscribe to an "Advantage profile" which provides additional value over a "Basic profile."

Q. WHAT IS THE DIFFERENCE BETWEEN A BASIC PROFILE, ADVANTAGE PROFILE, AND A MEMBER PLUS PROFILE?

A BASIC PROFILE is only included in the Agent Directory of TrustedChoice.com. The profile displays the agency name, address, and phone number.

AN ADVANTAGE PROFILE is included in the Agent Directory with a "Recommended Agency" label. It is also actively recommended to insurance shoppers when they enter their criteria that include LOB, current insured situation, estimated premium, and contact information.

Agencies can set their preferred appetite to attract the shoppers they want.

- Access to a Trusted Choice Agency dashboard that tracks their opportunities and referrals.
 - Advance placement on consumer search results pages.
 - A complete profile that allows an agent to tell their unique story – which includes a "Recommended Agency" banner; badge on the listing for additional credibility; agency logo; "About Us" statement; listing of staff; personalized URLs; easy social sharing buttons; agency social media and website links; ratings and reviews from clients; video; and listing of detailed insurance services.
 - Access to **Claim-It leads**. These are a bucket of leads/consumers that did not select an agency on Trustedchoice.com, yet expressed interest. Advantage agencies get notified in real-time when one of those leads goes into the bucket.
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A MEMBER PLUS PROFILE is also recommended to insurance shoppers when they enter their criteria.

- Agencies can set their preferred appetite to attract the shoppers they want.
- A profile that allows an agent to tell their unique story and includes an agency logo, "About Us" statement, personalized URLs, and listing of detailed insurance services.

Q. HOW DOES AN AGENT BECOME AN ADVANTAGE?

All Trusted Choice members start off as with a Basic profile. Trusted Choice agencies can subscribe to an Advantage or Member Plus profile in order to be actively recommended to insurance shoppers.

They can visit TrustedChoice.com/Advantage to learn more.

Q. DOES AN AGENT HAVE TO PAY TO PARTICIPATE?

The Basic profile is free to all Trusted Choice members. The Member Plus profile is only available and free to members of select state associations who participate in the program. Visit TrustedChoice.com/Advantage/Sign-Up for a listing of states for Member Plus and detailed pricing of Advantage.

Q. HOW DOES THE REFERRAL PROCESS WORK?

Consumers who visit TrustedChoice.com and enter their criteria are matched with recommended Advantage and Member Plus agencies. Once a consumer selects an agency, then the agency receives a referral notification with the details of the insurance shopper and their preferred contact method.

There are two potential referral types available after a consumer requests contact. With both phone and email referrals, the agent is notified via email from TrustedChoice.com when they have received a referral.



PHONE REFERRALS

The consumer simply calls the agency they've selected using a tracked phone number placed on the agency profile in TrustedChoice.com. (Note: This is not the agency's actual phone number. While it does ring through to the agent, it allows TrustedChoice.com to monitor the referrals.) The consumer can also select a preferred time to be contacted by the selected agency.



EMAIL REFERRALS

This generates an email message to the selected agency directly from TrustedChoice.com. The agency can then reach out on their own to the consumer. Consumers may also find an agent's profile on TrustedChoice.com and make contact with them via their website or through social media (however, these methods are not tracked by Trusted Choice).

Q. CAN AN AGENT CONTROL WHICH TYPES OF REFERRALS THEY RECEIVE?

Yes, only available for Advantage and Member Plus agencies. Through the TrustedChoice.com Agency Dashboard, agents can identify which carriers they represent and choose from which types of products they prefer to receive consumer referrals.

Q. ARE THE REFERRALS EXCLUSIVE TO A SINGLE AGENT?

No, consumers may request quotes from multiple agents. Most often, they only select one agency, but we've seen as many as three agents selected for the same risk.

PROMOTING TRUSTED CHOICE AND TRUSTEDCHOICE.COM

Q. WHAT RESOURCES ARE AVAILABLE FOR TMS?

There are currently several assets available with more pending:

MyFieldPoint (Agencies > Call Prep tab)

- **Segmentation:** There is a Trusted Choice Segment Scheme (updated twice annually) that indicates all UPNs as either a "Member" or "Non-Member" of Trusted Choice. You may use this to identify Trusted Choice members in your portfolio.
- **Public Notes:** There is a note added each month that indicates the referrals provided to the UPN. This note will allow you to easily discuss TrustedChoice.com referrals during your Sales Calls. Some UPNs may receive many referrals, and some very few – depending on from which agents consumers request contact. If a UPN has received no referrals for the month, there will not be a note.

Gateway

- **Trusted Choice Referrals Report:** A list of all Trusted Choice referrals for the most recent (typically prior) month is available in Gateway under "Agency Mgt". This report provides the greatest level of detail for all TrustedChoice.com referrals provided to appointed agents for Foremost product lines.

Q. IS FOREMOST COMMUNICATING ABOUT TRUSTED CHOICE TO AGENTS IN MY PORTFOLIO?

Yes. If an agent is a Trusted Choice member, and they received at least one email referral in the prior month, Foremost will send an Inbound Marketing email -- which specifically references the referral by name -- and encourages them to contact their Territory Manager to discuss placement of the referral.

Q. HOW CAN I DETERMINE WHICH OF MY AGENTS ARE MEMBERS OF TRUSTED CHOICE?

In MyFieldPoint, the Segmentation section on Call Prep contains this information. For all UPNs matched to the Trusted Choice agency list, the Trusted Choice segment will indicate "Member". If a UPN did not match to Trusted Choice's list during the last semi-annual review, they will be indicated as "Non-Member". If you come across questions or discrepancies, contact Amanda Adams.

Q. CAN NATIONAL ACCOUNT AGENTS BE MEMBERS OF TRUSTED CHOICE?

Yes and no, depending on the National Account. Trusted Choice represents only Independent Agents, so National Accounts such as III (Nationwide) would not be eligible. However, National Account groups that are comprised of Independent Agents may have UPNs that are members of Trusted Choice. Your best resource to determine if a UPN is a member of Trusted Choice is the segmentation scheme in MFP.

- **WHERE CAN I AND MY AGENTS GO TO LEARN MORE?**

WWW.TRUSTEDCHOICE.COM/AGENTS

FREE MARKETING RESOURCES FOR AGENTS

WWW.TRUSTEDCHOICE.COM

THE CONSUMER-FACING TRUSTEDCHOICE.COM SITE

TRUSTEDCHOICE.COM/ADVANTAGE

THE AGENT-FACING PORTION OF TRUSTEDCHOICE.COM PROVIDES MORE INFORMATION TO THE AGENT WITH REGARD TO WHO AND WHAT TRUSTEDCHOICE.COM IS, AS COMPARED TO THE ACTUAL TRUSTEDCHOICE.COM SITE.