

NAIM Program Agent Guidance

Background: Unitrin Direct is about to begin a relationship with the National Association of Insurance Marketers (NAIM). This program is projected to be extremely beneficial to NAIM agents. Their customers can obtain auto insurance from a top rated company – easily, by phone or web. Rates are very competitive and will provide a value added service for their policyholders. And, because NAIM agents will be compensated for every quote generated, the program can provide significant incremental income. This document provides guidance for agents on how they should communicate with prospects and existing customers about Unitrin Direct and the program

General Guidelines:

1. In general, NAIM agents are not state licensed to sell Property & Casualty insurance and must not discuss particulars of auto insurance with prospects/customers. Thus, it would be inappropriate to discuss such topics as auto insurance coverage options, types of coverage required, appropriate coverage limits, and other particulars about a customer's auto insurance needs. Further, NAIM agents should not discuss any specific pricing or rating information for auto insurance with prospects/customers.
2. Verbal communication about Unitrin Direct may take the form of a mild introduction to the program along the lines of the following example: "NAIM (an insurance marketing association to which I belong) has a relationship with Unitrin Direct, a major writer of auto insurance in our state. They have great prices for many drivers, and may be able to offer you substantial savings on your auto insurance. You should consider contacting them to see if they can meet your auto insurance needs. When you contact them, please give them my name and savings code as indicated in this brochure. Please note that I will receive a small referral fee if you get a quote from Unitrin Direct." Please do not urge or pressure your prospects/customers to contact Unitrin Direct.
3. Avoid making comparisons of Unitrin Direct with other auto insurance companies. You can restate the facts about Unitrin as presented in the materials we've provided. Unitrin Direct is fully licensed by the state's Department of Insurance provide auto insurance in the states indicated below, as are many other companies.
4. Auto insurance from Unitrin Direct is currently available to residents of the following states only: AZ, CA, CO, CT, GA, FL, IL, IN, MD, MI, MO, NV, NJ, NY, OH, OR, PA, SC, TX, VA, WA and WI.
5. All questions your prospects/customers may have about auto insurance or Unitrin Direct should be directed to the Unitrin Direct toll free number indicated in the brochure. Unitrin Direct has licensed agents available to answer any questions.

6. Please do not tell or suggest to your prospects/customers that you are an agent or representative of Unitrin Direct.
7. As you do with your other communications, please keep in mind all applicable laws, including any applicable do not call/fax/spam restrictions.
8. Any materials provided by Unitrin Direct, such as the attached letter and brochure, may be used only for the purpose described in the guidelines. Except as described in this brochure, you may not make or send any communication, whether in oral, written or electronic form, about Unitrin Direct or the program without the prior written consent of Unitrin Direct.
9. Customers must obtain their own auto insurance quote directly using Unitrin Direct's website or by speaking to a Unitrin Direct agent on the toll free line. NAIM or other 3rd party representatives must not act on the customers behalf.

Print Communication Guidelines:

1. The attached letter and printable brochure can be used to communicate with your existing customers about the program.
2. The letter and brochure must not be changed or edited except in the areas noted for customization (e.g. customer name, address, representative name, savings code). The letters have been reviewed by legal counsel to ensure compliance with applicable insurance regulations. Any unauthorized changes to these letters could result in non-compliance with regulations.
3. After printing the brochure, be sure to fill in your name and savings code in the lower right corner (assigned by your MGA) so Unitrin Direct can properly account for the referral. If feasible, try to print the brochures in color.

Web/Email Communication Guidelines:

1. We recommend putting a link to Unitrin Direct on your website. Please see the attached Technical Instructions (NAIM-How To) so the link is properly setup to bring the customer to our website with your name and savings codes pre-populated on the webpage
2. We've have provided template emails to communicate with prospective and existing customers about the Unitrin Direct program. As with the letters, these emails must not be changed or edited (except in the areas noted for customization) to ensure compliance with insurance regulations. Please refer to the Technical Instructions so the link the emails is properly set up to transfer your name and savings code to our website.

3. Unitrin Direct assumes no responsibility for the creation, development, updating, operation, hosting, maintenance, and administration of your website or the materials that appear therein (other than the materials provided to you by Unitrin Direct and used by you in the manner specified by Unitrin Direct).