



# AGENT GUIDE TO ALINSCO INSURANCE



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# INTRODUCTION

At Alinsco Insurance, we are Agent Focused & Agent Driven. For this reason, we ensure that all agents appointed with Alinsco have all the necessary tools and information needed to offer our great products and rates to your insureds. In the following pages, you will find accurate and specific descriptions of our five products, information about the Alinsco Mobile App, Telematics, and how they work for you and your insureds with discounts and accessibility.

We equip all of our agents with the resources and training to sell quality products and ensure you are aware of all of our guidelines.

We are glad to hear from you and learn about any other ways we could help you achieve your agency goals.

Alinsco Sales & Marketing team



# FIVE PRODUCTS

Alinsco Insurance offers five (5) different products that are suitable for a variety of client types. Compare and quote all five (5) products through your rater or directly online at [alinscoagents.com](http://alinscoagents.com). Simply log in with your credentials and use our custom quoting portal.

## ALINSCO ANNUAL



- 12-month policy
- 1-year locked rate
- Any form of Identification accepted (licensed or not)
- No Credit Check

## ALINSCO SELECT



- 6-month policy
- Requires US license
- No Credit Check
- Instant 10% good driver discount
- Can earn an additional discount within 30 days (Telematics required)
- Can earn an additional 25% discount upon renewal (Telematics required)
- Transfers to rented or borrowed vehicles
- Excellent discount for safest drivers (Telematics option)

## ALINSCO ENHANCED



- 6-month policy
- Any form of Identification accepted (licensed or not)
- No Credit Check
- Instant 10% good driver discount
- Can earn an additional discount within 30 days (telematics required)
- Can earn an additional 25% discount upon renewal (telematics required)
- Excellent discount for safest drivers (Telematics option)



## ALINSCO BRAVO



- 6-month policy
- Any form of Identification accepted (licensed or not)
- Transfers to rented or borrowed vehicles.
- Lower rates for good credit histories






## ALINSCO ZOOM



- 1-month policy
- LIABILITY ONLY
- Any form of Identification accepted (licensed or not)
- No Credit Check
- No chasing discount proof documents

# PRODUCT COMPARISON

Our variety of products offer your insureds multiple options to cover their auto insurance needs. Compare all five products and see what fits best

Our Products	 ANNUAL	 ZOOM	 ENHANCED	 BRAVO	 SELECT
Term	12 Mths	1 Mths	6 Mths	6 Mths	6 Mths
<b>Credit Check</b>				✓	
<b>Valid U.S. Drivers License</b> <small>(Suspended, expired, revoked, accepted with SR22)</small>					✓
<b>Accepts All Form of ID's</b> <small>Suspended, expired, revoked, matriculas, ID's, Passports, etc.</small>	✓	✓	✓	✓	
<b>Extends to Rental Vehicles</b>				✓	✓
<b>Telematics/ Smart Driving Discounts</b>			✓		✓
<b>Comprehensive &amp; Collision</b>	✓		✓	✓	✓

# TELEMATICS SMART DRIVING PROGRAM

At Alinsco Insurance, we are a technology-driven company and utilize driver data to help develop discounts and rates through the use of Telematics. When an insured utilizes trip monitoring through the Alinsco Mobile App, they are opening the opportunity to receive up to a 45% after just 30 days. Check out all the details on how Telematics works .

## OVERVIEW

### Drive Smart. Save More

- ✓ Automatic 5% Discount on Select & Enhanced products
- ✓ Enable & Monitor driving habits through the Alinsco Mobile App
- ✓ Additional discount offered at 30 days (for qualified driving scores)
- ✓ Discounts up to 45% at renewal
- ✓ Available for all Texas drivers (regardless of license type)
- ✓ Perfect for clients that work from home, or have good driving habits.

# TELEMATICS FREQUENTLY ASKED QUESTIONS

## • What is Telematics?

Telematics can refer to any method of vehicle or driver monitoring. For Alinsco customers, telematics helps you get the best possible rate, based on your driving habits.

## • What is Telematics Monitoring?

When you enable trip monitoring on the Alinsco mobile app, it will look at how much you drive, how you drive, and when you drive. The three things that impact your rate the most are: how many miles you drive, how much you use your phone while driving, and how much you drive well over the speed limit. The app will also look at hard braking or acceleration events and unsafe actions such as sudden lane changes or hard cornering.

## • How long will Telematics monitor my driving before I get my score?

The app will generate your driving score after only a few trips, once it has the needed data to define for your driving habits. If your policy includes telematics discounts (only available in Alinsco Select and Alinsco Enhanced), your driving score (and miles driven) will be evaluated after 30 days of trip tracking, and any discounts earned will be applied at that time. Some telematics programs make you wait until your 6-month renewal, but Alinsco wants to deliver your savings as soon as possible.

## • What if I'm not necessarily driving less but I drive well? Will I get a good score?

The Driver Score does not take miles driven into account. Those are two separate ways to earn bigger discounts – either by a good Driver Score, or by low miles driven, or BOTH!

## • How is the score calculated?

The actual score calculation is proprietary to our telematics provider, but as mentioned above, it is going to be based mostly on your phone usage while driving, and your speeding habits. The scores are on a 1-100 scale, with 100 being the best. Most drivers score in the 90s.

## • How do I enable telematics?

[will leave answer to you]

## • What happens if I turn trip logging off?

If you turn off trip logging before you accumulate 30 days, you won't be able to get the extra Arrow discounts. If you turn it off after those 30 days, you risk losing your Arrow discounts when you renew.

## • Does everyone on the policy need to enable telematics to get the discount?

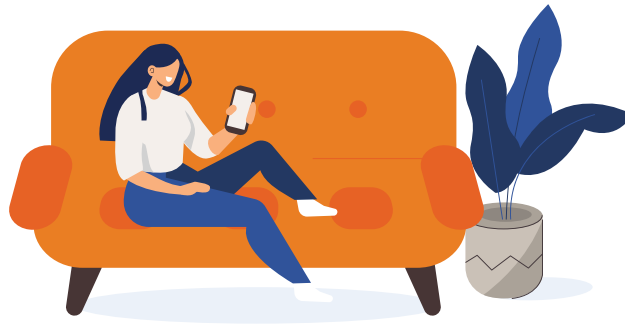
No. The key idea to telematics is that it is based on the habits of each driver individually. So, the discounts go with the driver.



**“Drive Smart.  
Save More.”**

# BOOST PROGRAM

## SIT BACK, RELAX & SELL AUTOMATED MARKETING PROGRAM



**BOOST**  
Your Presence



**BUILD**  
A Bigger Audience



**HANDS FREE**  
Social Media



**SELL 24/7**  
with a free custom website



Register here- <https://www.alinscoagents.com/alinsco-boost.html>

[www.alinscoagents.com](http://www.alinscoagents.com)



@AlinscoAgents



# ALINSCO HIGHLIGHTS

All Types of ID's Accepted in our Annual, Enhanced, Zoom & Bravo Products, Foreign DL, Matriculas, Passports, Resident Cards, Voter's Card, Visa, Any State Id Or License: Expired, Suspended Or Revoked.

**Out Of State License** accepted - with no surcharge, nor are required to get a Texas license within 30 days.

**Suspended, Expired & Revoked Licenses Accepted** in 4 products. Only SELECT requires an SR-22 filing \*SR-22's\* available for ANY driver on the policy (Only in the state of Texas).

**No Medical Forms Required** for any driver regardless of age.

**Salvage Vehicles Accepted** for ALL COVERAGES with NO SURCHARGE.

**Eft Discount** provides an additional % savings over all discounts in ALL products.

**In Agency Transfer Discount (In House)** provides additional % savings over all discounts on all products. To qualify, insured must have a minimum of 6-month prior within your agency without a lapse in coverage of more than 7 days. (Does not qualify if any of the proof was with Alinsco)

**Prior Insurance Discount** – Insured can qualify for a 6-, 12- or 24-months prior discount without a lapse in coverage of more than 30 days. We accept midterm lapse if the total is no more than 30 days and we accept Alinsco as prior.

**Advanced Quote Discount** Insured can qualify for an additional discount if the policy is written at least 1 day prior to inception date with at least a 6-month discount and without a lapse in coverage.

**Pre-fill Button** – Runs household reports for drivers and vehicles. Available if quoting directly thru Alinsco or online with a driver's license or ID card from Texas.

**Up-front Reporting** – Runs claims history PRIOR TO BINDING on drivers, address, and vehicles listed on the policy.

**Image Upload** - No more lost faxes and emails. Easily to upload required documents directly to the policy. (Processing time 24 to 48 hours)

**Photos Only Required** - on all types of VANS and 1-ton trucks with ANY coverage. Also required if UM/UMPD & PIP coverage is purchased. (Pictures need to be taken from the inside and outside of the van)

**Agency Fee** - can be included and collected for new policies using our credit card and ECheck feature charging the insured directly. (This saves you on credit card fees and handling any disputes or NSF issues with the banks.)

**Agent Chat** - Quick access to agency support available during business hours.

**E-docs** - provides a paperless option for the insured to receive monthly statements electronically via email and/or text.

# ALINSCO HIGHLIGHTS

**New Deductibles** - lower rates for higher deductibles \$1500 & \$2000

**Alinsco Mobile App** -allows your insured to make payments, access ID cards, file a claim, and provides agent contact information right at their fingertips.

**Telematics Discount** - Save the insured an automatic 10% discount on the Select and Enhanced products. Insured allows us to monitor their safe driving habits, they can qualify for an additional discount within the first 30 days and again upon renewal. The discounts are up to 45%

**Direct Communication With Alinsco's Ceo** - Join our CEO's texting group. Text ALINSCO to 817-761-0247 to receive up to date industry and company updates.

**Best Sales & Marketing Team** – Total access to our Sales & Marketing team that are experienced & licensed agents available 24/7.



# PROHIBITED VEHICLES

When talking to your insureds or clients, it is important to remind them that there are some vehicles that are not acceptable under our policies. Here is a list of vehicles that do not meet our criteria, therefore are prohibited vehicles.

## 15 Passenger Vans

UNACCEPTABLE



## Windowless Vans

UNACCEPTABLE



## Seats Removed

UNACCEPTABLE



## Modified

UNACCEPTABLE



## 1 Ton Dually's

UNACCEPTABLE



## FLAT BEDS

UNACCEPTABLE



Pictures from inside and outside required. This insured removed seats and installed a bed.

### NOTE:

If the van resembles anything for business use its unacceptable

A total list of unacceptable vehicles can be found at [www.alinscoagents.com](http://www.alinscoagents.com)

# ACCEPTED VEHICLES

When talking to your insureds or clients, it is important to remember them that there are some vehicles that are not acceptable under our policies. Here is a list of vehicles that dont meet our criteria, therefore prohibited to cover.

## Ecoline Vans with Seats & Windows

**ACCEPTABLE**



## Conversion Vans with seats and windows

**ACCEPTABLE**



**NOTICE:**  
Custom equipment  
is not covered

## 1 Ton Trucks with only 4 wheels

**ACCEPTABLE**

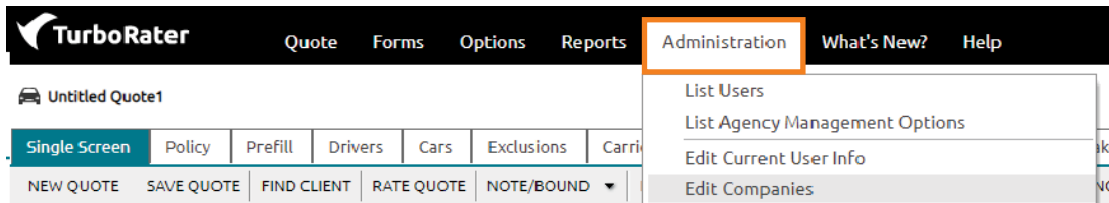


# ITC GUIDE

In this guide, we show you how to add Alinsco to your ITC Rater.

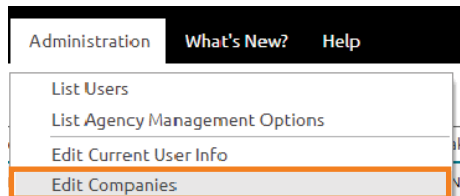
## Step 1

Click in Administration.



## Step 2

Click "Edit Companies"



## Step 3

Click on the 5 Products (Select, Bravo, Zoom, Enhanced, Annual)

<input checked="" type="checkbox"/>		Alinsco Annual Savings	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Bravo	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Enhanced	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Select	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Zoom	<a href="#">Edit Info</a>	12345

## Step 4

Click on "Edit info" (Add Alinsco Agents#) Producer code

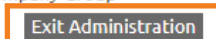
<input checked="" type="checkbox"/>		Alinsco Annual Savings	<a href="#">Edit Info</a>	<div style="border: 1px solid orange; padding: 2px;"> <b>Producer Code:</b>  <input type="text" value="12345"/> </div>
<input checked="" type="checkbox"/>		Alinsco Bravo	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Enhanced	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Select	<a href="#">Edit Info</a>	12345
<input checked="" type="checkbox"/>		Alinsco Zoom	<a href="#">Edit Info</a>	12345

## Step 5

Click on "Save" and then click "Exit"



on: Marco's Territory --> Company Groups: Marco Company Group



# DISCOUNT SHEET

At Alinsco Insurance we have a wide arrange of different discount options available for insureds depending on their needs. Look below a list of our qualifying discounts.

## **Homeowners Discount:**

Submission Of Proof Is Required (Garaging address must be titled to the named insured or spouse of the NI, if the spouse is not a listed driver, as long as it's excluded it qualifies)

Acceptable proof:

- Tax statement (This can be found online)
- Homeowners' Insurance Policy
- Mortgage Statement
- Deed of Trust (need to call for approval due to the information needed)

## **Proof of Prior Discount:**

Qualifies for 6, 12 or 24 month discount. With no more than a 30 days lapse.

Acceptable proof: ID CARDS, DEC PAGE, RENEWAL DEC PAGE, LETTER OF EXPERIENCE  
(Alinsco can be used as prior)

## **Advance Quote Discount:**

Must carry at least 6 months prior and make the effective date at least 1 day in the future with NO lapse in coverage.

## **In-Agency Discount:**

Must have at least 6 months prior within your agency with no more than a 7 days lapse.

Acceptable proof: The proof of prior needs to have your agency's name (If prior is Alinsco; it does not qualify for in agency.

## **EFT Discount:**

The monthly payments will be withdrawn from insured's checking or credit card account automatically each month.

## **Full Disclosure Discount:**

This discount is automatically added to the rate. (Free discount, accidents are added automatically before policy is sold.)

## **5% Liability Only Risk:**

Gets added authomatically when it's a policy for just liability

## **10% Telematics Discount on Select & Enhanced Products**

Select and Enhanced automatically come with a 10% discount. The discount will not removed even if the insured does not download and enable driver monitoring. Insureds that opt to download the Alinsco app and enable trip monitoring are eligible for an additional discount within 30 days! Insureds no longer have to renewal to receive their discount. If the insureds continues to allow trip logging for the duration of the policy, they are eligible for up to an addition 35% at renewal!

# ALINSCO APP

With the Co-Vid Delta Variant in a surge, its imperative to stay safe and prepared. Take advantage of our mobile app and make all the necessary payments, driving stats, review discounts and stay in contact with your agent. Click the button below and scan the QR code to download the app.

**Instant ID Cards Access**



**Make Payments**



**View & Manage Your Policy**



**File a Claim Instantly**



**Smart Driver Logging Benefits**



# ALINSCO TURBO

## What is Alinsco Turbo?

It's the ability to quickly export a quote entered by a customer on the agent's online Alinsco widget and bridge over to ITC.

## Why should you use it?

With AlinscoTurbo, you will receive an email notification within 5 minutes of a customer starting a quote on your site, giving you an edge that a quote was just completed and bridged over to ITC.

With just a click of a button you can drastically improve your closing ratio with online leads!

## How do you utilize this feature?

If you would like to enable Alinsco Turbo, simply provide your Sales rep with an ITC Username and an email you would like these emails to go We will do the rest! We will notify you when Turbo has been enabled





# CONTACT AND SOCIAL MEDIA

Communication and support for our agents is key to our business. Alinsco Insurance is Agent Focused and Agent Driven. To offer that service we provide our selves on being available 24/7. Our team is ready to assist you.

## Agent support line: 877-437-5010

Feel free to call us and our professional staff will be ready to take your call and help you in any way we can.

## Social Media: @alinscoagents

Follow our social media accounts to find out about promotions, giveaways, prizes and activities happening at Alinsco. We want to be your Marketing Partner on social media! Follow along for easy communication.

-  **@alinscoinsuranceagents**
-  **@alinscoagents**
-  **@alinscoinsurance**
-  **@alinscoinsurance**

## Website: [www.alinscoagents.com](http://www.alinscoagents.com)

Here you will find several agent resources as well as access to login into our sales portal. You can also join our Alinsco Boost Marketing Program, get to know your Alinsco Sales Team, view the prohibited vehicle list, and much more.

Alinsco Chat- Once you login to our system, you will find and Agent Chat feature. Here, you will be able to chat live with agent support and get answers quick!

Text Us!- All of our reps have unique number that allows you to text them directly with any questions. Get your reps contact info below.



# MEET OUR SALES TEAM

Our dedicated and professional team will be happy to help you, and provide any help you might need for your agency.



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If you have any questions or suggestions please stay in contact with us through our different communication lines.

**Agent support line: 877-437-5010**

**[www.alinscoagents.com](http://www.alinscoagents.com)**

  **@AlinscoAgents**



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