

# Increasing Your Production

Co-OP  
ADVERTISING  
UNDERWRITING  
NETWORKS  
FREE LEADS



# Co-Op Advertising



## ● WHAT IS CO-OP ADVERTISING?

- Co-Op advertising is where the insurance carrier will help you expand your advertising budget by reimbursing some of the cost of advertising.
- American Community will reimburse half the cost of your ad up to your Co-Op limit.

# Co-Op Advertising

## ● WHAT IS ELIGIBLE FOR CO-OP?

- Banner/Billboard/Signage
- Direct Mail Piece
- Directory
- Program of Events
- Newspaper Ad
- Publications
- Radio/Television Ads
- Yellow page Ads
- Website
- American Community Merchandise



# Co-Op Advertising

## ● WHAT IS NOT ELIGIBLE

- Entertainment or Food Function
- Meeting or Seminar
- Sponsorships
- Purchasing of Leads or Databases



# Co-Op Advertising

- HOW MUCH DO I QUALIFY FOR?

2005	2006
<u>Earned Trip Points</u>	<u>Co-Op Advertising Funds</u>
New Agent	\$300
0 - 5,000 Points	\$300
5,001 – 10,000 Points	\$600
10,001 – 15,000	\$900
15,001 – 20,000	\$1,200
20,001 +	\$2,000
Crystal Club Qualifier	\$3,000

# Co-Op Advertising

## ● HOW CAN I GET IT?

- Decide what type of advertising you would like to do.
- Contact your local yellow page, newspaper, etc. to see what your limits are and to get prices.
- Submit your ideas to Best Value Insurance Agency, Inc. – we will help you get the advertisement approved with American Community.
- Submit the final copy of the advertisement and bill to American Community or Best Value Insurance Agency, Inc. – the reimbursement will go on your next commission disbursement.

# Co-Op Advertising

## ● EXAMPLES

**Looking for Affordable Insurance?**

**LET US HELP!**

- Self Employed
- Health Insurance
- Group Health Insurance
- Employee Benefit Program
- Medicare Supplement
- Nursing Home Coverage
- Long Term Care
- Disability
- Life

**Medical Insurance**

**Creative Solutions At The Most Competitive Prices**

**Call Now!**

**Affordable Health Insurance**

**BROWN AGENCY**  
proudly representing

**AMERICAN COMMUNITY**  
MUTUAL INSURANCE COMPANY®

*Health Insurance • Life Insurance  
Medicare Supplement*

**Individuals & Small Businesses  
at Affordable Rates**

*Free Consultation & Quotes*

**588-2145**

Gary Brown - Independent Agent  
[gbrown@hughes.net](mailto:gbrown@hughes.net)  
20941 Cooper Rd Lebanon, MO

Low Cost Health,  
Life Insurance,  
Medicare Supplements  
- Part D!!

**Kent Hoyle Agency**  
417-782-4400

**American  
Community**  
Mutual Insurance Company  
People who care. Policies that  
protect.®

# Co-Op Advertising

## ● EXAMPLES

**LOOKING TO SAVE \$\$\$  
ON YOUR HEALTH INSURANCE?**

- Outpatient Prescription Drug Card Benefit
- Preventive Care Benefits
- Optional Doctor office Visits – \$25 – \$40 in network only
  - Benefit covers 100% of eligible expenses after your co-pay, up to \$500 per year (deductible and co-insurance apply thereafter)
- Optional Maternity Benefits & Optional Dental Benefits.

**Call now for a personalized, No-Obligation quote.**

Bank Name **111-111-1111**

*NOTE: See back for sample rates.*


**MEDALIST PLAN with OFFICE CO-PAY OPTION\***  
**Good Health – Non-Smoker – May 2006 effective date.**  
*Sample monthly rates for Springfield, MO zip codes.*  
**HEALTHLINK OPEN ACCESS II NETWORK**

Individual		Family
Male	Female	
Age 35 = \$92.21	Age 35 = \$122.95	Male age 35 & Female age 35 +2 children = \$318.56
Age 45 = \$137.50	Age 45 = \$165.01	Male age 45 & Female age 35 +1 child = \$354.21
Age 55 = \$252.36	Age 55 = \$232.95	Male age 55 & Female age 55 = \$485.31

*Rates shown are for \$1,000.00 Deductible. Other deductibles available. Deductible waived for injury.*

**CALL NOW for a No-obligation quote and full explanation of benefits.**

**111-111-1111**

Underwritten by:  **AMERICAN COMMUNITY  
MUTUAL INSURANCE COMPANY**

# Underwriting



- Determining the best possible company for your client.
  - Please refer to the Underwriting Guide Provided.

# Networks



- **DETERMINING THE BEST NETWORK FOR YOUR CLIENT BASED ON LOCATION AND PREFERRED HOSPITAL**
  - Please refer to the network guide provided for you.

# Lead Program



- **ALL THE LEADS GENERATED ARE QUALIFIED**
- **CAN COME FROM MULTIPLE SOURCES**
  - Tele-marketed: These leads are called on by telemarketers and are county specific. They cost \$10 per lead for the agent – Best Value will Co-Op half the cost of the lead (regularly \$20 each)!
  - Internet: These leads are non-intrusive. They are free to the agents.

# Lead Program



- **FOLLOWING UP ON THE LEADS**

- Follow up is required in order to get the leads
- Reports will be sent to you to fill out and return – it will be emailed in an excel format or faxed to you if you do not use a computer
- 3 day turn around is allotted for the reports to be filled out.
- The lead has to be contacted in 90 days of inquiry – to comply with state and federal laws.