



# Marketing by Mail

www.marketing4insurance.com  
 service@marketing4insurance.com  
 (800) 543-5439  
 (866) 444-2608 fax

Direct Mail: Homeowner  
 'Contact' page

**3 easy steps:**

The contact page serves to reserve your zip codes for five working days while you solidify your marketing plans and complete the balance of applicable paperwork.

1. Complete and sign this contact page with your zip codes (right) and contact information (below.)
2. Fax it to us: 1-866-444-2608. This will reserve those zip codes for five working days.
3. Complete remaining homeowner paperwork. Fax to us ASAP.

County (not city)	Zip

County (not city)	Zip

<b>First</b>		<b>Last</b>	
<b>Company</b>		<b>Agency Name</b>	
<b>Street</b>			
<b>City</b>		<b>State</b>	<b>Zip</b>
<b>Phone</b>		<b>Fax</b>	
<b>Toll Free</b>		<b>License #:</b>	
<b>E-mail (required):</b> <i>E-mail is a critical communication line for us. Please provide a reliable address that you check frequently. See 'Other Conditions,' below.</i>			
<b>POSTCARD CHOICE: PROVIDE DESIGN #</b>	<b>FRONT</b>	<b>BACK</b>	

**TERMS and CONDITIONS**

The initial contract period is defined as three (3) consecutive months of direct mail marketing. This corresponds to the amount of time it generally takes for direct mail programs to begin working.

**EXCLUSIVITY**

The licensee will have exclusive rights to the homeowner insurance marketing program in the contracted zip codes for the duration of this contract provided that licensee is mailing to a substantial majority of the available leads in that area. A substantial majority is 75% of the leads with a year built of 1900 or newer, and a size of 800 square feet or larger.

**DISCLAIMER**

The direct mail solicitation marketing supplied under this contract and license come without warranty of any kind, express or implied. Under no circumstances shall MARKETING by MAIL, INC. be held liable for any damages whatsoever arising out of the use of, or inability to use this product, including but not necessarily limited to, damages for loss of business profits, business interruption, or business information.

The licensee is responsible for gaining appropriate approvals, IF REQUIRED, from their insurance company representative for their marketing design. It is understood that Marketing by Mail, Inc. is acting as a supplier of marketing to the licensee, and that we shall not be held liable for any act or actions, or failure of actions upon the part of the licensee to act in accordance with instructions of their insurance companies.

Although we might be providing our marketing to other licensees, the licensee named in the contract shall not presume that their specific

marketing has been pre-approved or endorsed by any specific insurance company. The individual licensee is to gain any necessary approvals for their specific design.

**REFUNDABLE DEPOSIT**

Each licensee shall provide a \$100 deposit, which will be refunded on the 3rd month's invoice provided that licensee has mailed three (3) consecutive months starting with the initial contact date. If the licensee cancels the program before three consecutive mailings, the deposit is forfeited.

**CANCELLATION - FIRST 3 MONTHS**

If Licensee desires to cancel all or part of this contract prior to the end of the agreed parameters, the Licensee shall be held liable for the balance due and agrees to pay all collection fees and/or court costs relating to efforts to collect monies due. The deposit shall be forfeited.

**DEFINITION OF SERVICE RENDERED**

Service shall be deemed as rendered to the licensee when the marketing letters are delivered to the U. S. Postal Service and accepted by the Postal Service for delivery to the prospects in the zip codes selected.

**NOTIFICATION TO CANCEL**

After the initial three (3) month period, the licensee or Marketing by Mail, Inc. may cancel this contract.

**OTHER CONDITIONS**

The licensee understands that the fee charged includes postage. If the U. S. Postal Service raises the postage rate during the initial 90 day contract

period, the licensee agrees to a fee increase proportional to the postage rate change. After the 90 day initial contract period, the letter fee may be increased at the discretion of Marketing by Mail, Inc.

Licensee agrees to check their e-mail at least weekly, and to return all correspondence within five working days.

**DATA**

The licensee is purchasing direct mail marketing services from Marketing by Mail, Inc. While part of the direct mail marketing service consists of mailing postcards or letters to leads (which are provided by Marketing by Mail, Inc.), the licensee is NOT purchasing data, mailing lists, or homeowner leads. Marketing by Mail, Inc. will provide the licensee both a paper and electronic (secured PDF document) copy of the mailing list each month, however the electronic copy will not be in an editable, extractable, or otherwise redistributable format (i.e. a Microsoft Excel list, Comma Separated Variable list, etc.).

**NOTIFICATION TO MODIFY MARKETING AREA (Zip code)**

Licensee is allowed to modify marketing area so long as the zip codes to change to are available. If notification to drop / change / modify a zip code is provided after data for the next marketing period has been purchased by MBM, Inc, the licensee will be responsible for the cost of data not used. Normally, data is purchased starting on the 11th day of each month so we need notification by the 10th of each month. If data changes are requested after the 10th of each month, the charge is \$.05 per lead for data not used.

*I certify that I have read, understood, and agree to the terms above.*

**Signature:** \_\_\_\_\_ **Date:** \_\_\_\_\_ **Title:** \_\_\_\_\_



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## Direct Mail: Homeowner Relationship Statement

Marketing by Mail, Inc's (hereafter known as MBM) relationship extends only to the insurance agent, or agency. We contract with you on an individual basis to be your design, printing and mailing company. We do not have, nor do we claim to have a relationship with any insurance carrier or company. In essence, we serve as your printing company, yet we have insurance knowledge and special data and printing capabilities to aid in the design and implementation of your marketing campaign.

**All design work performed on your behalf must be approved by you.** The following is an outline of our duties and services and your responsibilities as our client.

### **MBM Obligations** - *We will:*

1. Clearly explain our services and contractual terms.
2. Explain our pricing model, found on our website: [www.marketing4insurance.com/Prices](http://www.marketing4insurance.com/Prices)
3. Provide you design ideas from samples on our web site and from others we may have on file.
4. Design your marketing pieces to your specifications.
5. Gain your written approval of the design, before performing any mailings.
6. Respect your PRIVACY. You are our client; therefore our obligation is to you, the agent. We will not disclose our relationship with you unless authorized in writing. We will not use your name or company identification, or any of the information you provide us, in any fashion other than in the design and implementation of your marketing program.
7. Make sure than you are compensated financially, should we make a critical error on your design or in your data. A critical error is defined here as one that prevents the prospect from contact you, or erroneous information on the policy shown on the marketing piece.

### **Agent Obligations** - *Your responsibility for the design and implementation of your marketing program is to:*

1. Provide specifications for your postcard or letter design.
2. Provide a description of your chosen marketing areas by zip code and county.
3. Provide any required logos, personal photos, and other information; including policy coverages, building cost calculations, and premium estimates for your targeted marketing areas.
4. Obtain design approvals, if required by your insurance company.
5. Submit final written approval to MBM, via fax or email, for your marketing piece design.
6. Notify MBM, via email or fax, of any changes to the design and content of your marketing piece.
7. Make the most of each call you receive by obtaining x-dates for other lines of business and following up diligently with each prospect.

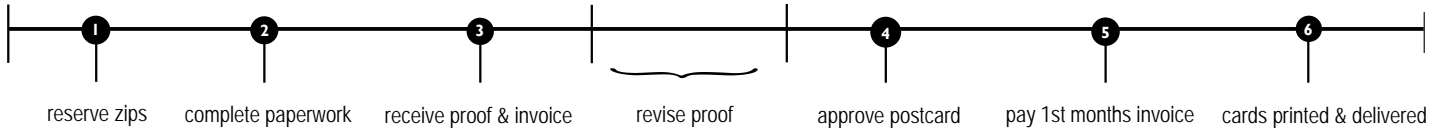
Thank you for your help and understanding. We strive to make your program as successful as possible from a design, data, printing and mail service perspective. Our goal is to make your phone ring with quality prospects. We encourage you to help your success by always obtaining x-dates for other lines of business, and following up diligently with each prospect who calls.

*Please indicate that you've read the above.*

Initials: \_\_\_\_\_

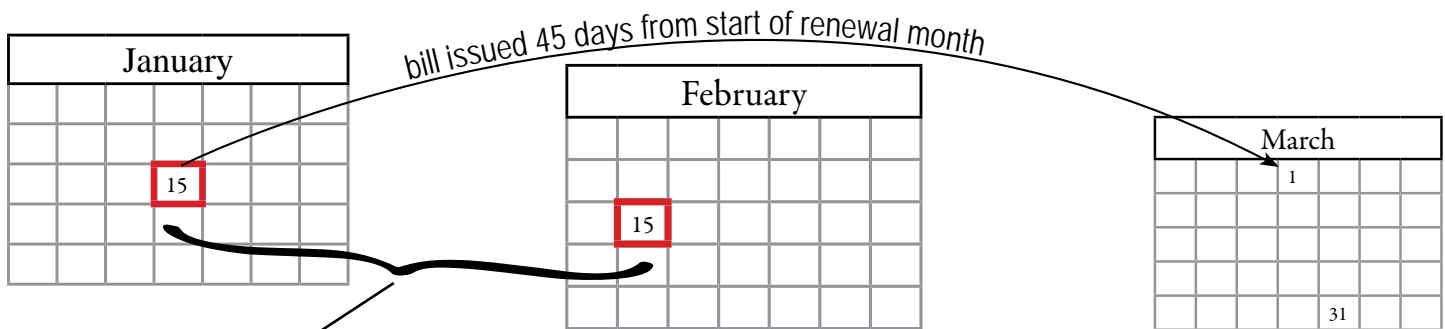


### typical timeline: setup



1. When we get your contact page, we'll confirm receipt via email and reserve your zips for five working days. During this time you can solidify your marketing plans and work on the remaining paperwork, if applicable.
2. Once you fax in the remaining paperwork, we'll confirm receipt via email, input your figures, download and process your data, and design a marketing piece based on your specifications (Select a postcard from: [www.marketing4insurance.com/Programs/Homeowner/Samples](http://www.marketing4insurance.com/Programs/Homeowner/Samples)). Once we've finished all that, we...
3. ...send you your first proof and invoice via email.
4. Once all proof revisions have been made, you send us **WRITTEN APPROVAL** of the piece, testifying that you have scrutinized the information and deem the piece to be free of inaccuracies. Ultimately, this is your responsibility - the marketing cannot be printed or mailed without your written approval.
5. **The setup is done!** Every month from here forward, We bring your direct mail marketing to the post office 2-5 working days after receiving payment, automated or manual.

### billing/mailing cycle example: March renewals



Mail your cards for March Renewals between:  
 1/15 - 2/15

- **YOU** control when your cards go out each month!
- Your mailing is delivered to the post office 2-5 working days after receiving payment.

When (example dates)	Billing Cycle Description
Jan 15	Bills for March renewals sent via email. Watch your inbox!
Jan 15 - Feb 15	Customer faxes back invoice with payment information, or uses the auto-pay form. Mail is delivered to the post office 2-5 working days after receiving payment, or date specified.
Feb 1	1st payment reminders emailed to outstanding manual-pay accounts
Feb 10	2nd (final) payment reminders emailed to outstanding manual-pay accounts
Feb 15	Last day of March renewals billing/mailing cycle. April invoices sent via email.
Feb 16	Unpaid / incommunicado accounts deactivated; zip codes released for use by other agents



**PEERLESS.** Our homeowner direct mail products offer a level of personalization unmatched in the business - each prospect can receive a table like the one below, calculated especially for them, based on information we pull from county records coupled with information you provide. For each of the calculated figures in the table at left, the text at right indicates the pages of this paperwork that correspond to, and are therefore required to generate, those figures.

Typical Policy And Premium Table	
Property Address:	309 W. 4th Ave Eugene, OR 97405
Size: 2,300 sq.ft.	Year Built: 1910
This Prospect's Recommended Policy Coverage:	
Dwelling Coverage	\$240,000
Extended Replacement	\$300,000
Separate Structure	\$24,000
Personal Property	\$180,000
Loss of Use	\$120,000
Building Ordinance	\$24,000
Guest Medical	\$1,000
Computers	\$5,000
Liability	\$300,000 (\$500K, \$1M available)
<b>Estimated Annual Premium: \$956</b>	

**figures based on:**

our homeowner data

Building Cost (p. 6)

Policy Information (p.7)  
Building Cost (p. 6)

Policy Information (p.7)

Discounts & Deductibles (p.6)  
Premium (p. 6)

**Although most** of our agents do decide to take advantage of these features, they're not required. We can still print and mail time-targeted marketing pieces to quality prospects - single family homeowners - without your having to fill out any of the following forms.

It does take some time, initially, to set up a program that prints individual estimates. We find that agents who invest the time and energy in setting up a program well have a much higher degree of success.

### TIPS for filling out replacement cost & premium tables

*If you are new to this aspect of homeowner insurance, you have a couple of options to get help.*

- Use your best judgement to decide what average features and parameters are for homes in your area. Enter a 1,000 sq. ft. home, with those average features and parameters, into your quoting software, and record the building cost (dwelling coverage.) Repeat for the other values. Every 1,000 square feet or so, re-assess what 'average' features are for a home that size. You can use homes in your current book of business as a starting point.
- Base your premiums (i.e. rates) on average credit, for a home too old to qualify for a new home discount. We take care of adding / calculating the new home discount later.
- Include common discounts (**make sure to factor them into your premium figures**)– Most popular: Non-Smoker, Central Alarm and Auto-Home



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## Direct Mail: Homeowner Instructions: Replacement Cost & Premium Table

*If you are NOT interested in showing policy coverage amounts or premiums on your card, skip to page 8.*

### First, calculate replacement costs.

Calculate replacement costs for homes of the sizes in the first column. Use the typical features you think would appear in each size of home. Please provide figures to cover at least 80% of the homes in your marketing areas. Your mailing will ONLY include homes with the square footage range you have completed. **Values for homes 1,000-5,000 Sq.Ft. are required; higher is recommended, depending on the area.**

### Next, calculate premiums from replacement costs.

Take the replacement cost from each square footage and use it to calculate an estimated premium. Use whole dollar figures and quote an estimated annual premium based on each replacement cost.

If you have multiple zip codes with **different** rates, use the additional rate tables. Otherwise, simply use Rate Table 1.

		Premium / Rate Tables			
Size (Sqft)	Building Cost	Rate Table 1	Rate Table 2	Rate Table 3	Rate Table 4
800*	\$126,000	\$396	\$420		
1000*	\$132,500	\$455	\$483		
1200*	\$135,000	\$491	\$516		
* required		For Zips:	For Zips:	For Zips:	For Zips:
		97401	97737		
		97402			

### Important: DO NOT calculate quotes with homes that apply for the new home discount.

INSTEAD - Quote with a year built that yields a 0% new home discount. You will calculate your new home discount separately.



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## Direct Mail: Homeowner 1 - Building Cost / Premium

		Premium / Rate Tables			
Size (Sqft)	Building Cost	Rate Table 1	Rate Table 2	Rate Table 3	Rate Table 4
800					
1000*					
1200*					
1400*					
1600*					
1800*					
2000*					
2200*					
2400*					
2600*					
2800*					
3000*					
3200*					
3400*					
3600*					
3800*					
4000*					
4200*					
4400*					
4600*					
4800*					
5000*					
5500					
6000					
6500					
7000					
7500					
8000					
8500					
9000					
9500					
10000					
* required		For Zips:	For Zips:	For Zips:	For Zips:



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## Direct Mail: Homeowner 2 - Policy Information

If you are NOT interested in showing policy coverage amounts or premiums on your card, skip to page 8.

Tell us about your homeowner policy coverage & features. If the coverage item is a calculated item relative to the dwelling amount, tell us the calculated percent. For example, in many companies, Personal Property coverage is 75% of the dwelling. The figures that you fill out percentages for will be calculated relative to the dwelling coverage for each home. Provide fixed dollar amounts for coverage such as Liability, Guest Medical, etc. Fixed amounts will remain the same on each postcard. Omit any coverages you don't wish to appear on the mail piece.

Based on % of dwelling:	%	Based on Fixed Amount	\$
Personal Property		Liability	
Loss of Use		Guest Medical	
Extended Replacement		Computers	
Building Code / Ordinance		Other 1 (Specify:)	
Other 1 (Specify:)		Other 2 (Specify:)	
Other 2 (Specify:)		Other 3 (Specify:)	
Other 3 (Specify:)		Other 4 (Specify:)	

## Direct Mail: Homeowner 3 - Discounts & Deductibles

If you don't want to include estimated premiums (as seen on p. 4), skip to page 8.

- What discounts and deductible are you going to include in your premium? DO NOT include the new home discount.
- **NEW HOME DISCOUNT:** If you are unsure of the percentage discount for new homes, contact your underwriter.
- Optionally, you can calculate it.
  1. Do a quote using a year built of 1980. Make sure that no other discounts are being applied and record the premium.
  2. Change the year built to the current year quote. Do not modify any other parameters. Record the premium.
  3. Divide the new premium by the premium found for 1980 and subtract from 1.00. The result will be the discount % for the current year.

Deductible: \_\_\_\_\_

For example: \$400 premium for 1980 , \$340 premium for home built this year  
 $340/400 = .85$  ;  $1.00 - 0.85 = .15$  or **15% discount for current year built**

Discounts included in premium		✓
Non-smoker		
Auto / Home		
Auto / Life		
Central Alarm		
Age 50 +		
Claim Free		
Interior Inspection		
Home Security		
Others:		

Year Built	% discount
Current	
Current -1	
Current -2	
Current -3	
Current -4	
Current -5	
Current -6	
Current -7	

Current -8	
Current -9	
Current -10	
Current -11	
Current -12	
Current -13	
Current -14	
Current -15	
Current -16	

Current -17	
Current -18	
Current -19	
Current -20	
Current -21	
Current -22	
Current -23	
Current -24	
Current -25	



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## Direct Mail: Homeowner Automatic Billing Authorization

For security purposes, **DO NOT EMAIL** this form.

**I authorize Marketing by Mail, Inc. to bill the credit card below for the \$100 contract deposit, which is refundable as per the terms of the contact.**

**I authorize Marketing by Mail, Inc. to automatically bill the credit card below for the mailing of my marketing material each month.** I understand that I will receive an invoice by the standard schedule (p. 3,) and, as the number of leads renewing each month will vary, it is my responsibility to read the invoice and notify Marketing by Mail, Inc. of any changes to or cancellation of this agreement **prior** to the monthly billing date below. **Approval of your mail piece design (required) is a separate process unrelated to this form.**

**Preferred Monthly Billing Date:**

Your direct mail marketing is sent out two to five working days after the payment is processed, unless specified otherwise. Recommended: A few days after bills are sent (on the 15th,) e.g. the 20th. This allows you to see your bill before we process payment.

### Credit Card Billing Name & Address (address to which credit card bill is sent)

*Check here if your billing address is the same as your business address*

Name (As it appears on the card)

Street:

City:

State

Zip:

Phone

Fax:

### Credit Card Information

Circle Credit Card:      VISA                      Mastercard                      American Express                      Discover

Credit Card #:

Expiration Date:

CVV# (3-4 digits, near signature area. required.) :

**Your Signature:**

\_\_\_\_\_ date