



Empower Insurance

Empowering Independent Agents

An original MGA.



Empower: Lone Star Select

Empower Lone Star Select Auto Insurance

- No credit scoring!
- Coverage 6-month
- Multiple Down Payment Plans
- Bilingual Agent Support and Customer Service
- Driver exclusion for spouse and other household members
- Quote in ITC / Quick Quote / or Empower Website
- On-line endorsements / Payments / Photo Uploads / Policy Status
- Older lower-value vehicles OK
- Liability or full coverage risks In-state SR-22s
- Towing and labor, and rental reimbursement
- True direct bill
- Discounts include multi-car, homeowners, proof-of-prior, and Full disclosure discount
- In-house claims service — fast, fair, and accurate claims payments
- EFT payment options
- 24-hour agency access to policy status access via Web
- Application upload capabilities
- A+ Rated Reinsurance
- Independent Agent built Program
- 15 / 15 as earned commissions
- Superior Underwriting and Marketing
- Client retention calls and reminders
- Marketing development for agents
- 25/50/25 Limits
- Standard Personal Auto Policy

Empower Insurance Group

1-877-437-5010
www.empowerins.com



Empower Lone Star Select was the first of the Empower programs released in Texas. A+ rated reinsurers praise the program after its first year and asked the Empower team to begin stepping into new programs with their full support.

Empower Lone Star Select is designed to meet your non standard, non credit scored needs in Texas.



Empower: LIMITED

Empower Limited Auto Insurance

- No credit scoring!
- Coverage 6-month
- Multiple Down Payment Plans
- Bilingual Agent Support and Customer Service
- Driver exclusion for spouse and other household members
- Quote in ITC / Quick Quote / or Empower Website
- On-line endorsements / Payments / Photo Uploads / Policy Status
- Older lower-value vehicles OK
- Liability or full coverage risks In-state SR-22s
- Towing and labor, and rental reimbursement
- True direct bill
- Discounts include multi-car, homeowners, proof-of-prior, and safe driver- Empower exclusive 10% Full disclosure - prior in house
- In-house claims service — fast, fair, and accurate claims payments
- EFT payment options
- 24-hour agency access to policy status access via Web
- Application upload capabilities
- A+ Rated Reinsurance
- Independent Agent built Program
- 15 / 15 as earned commissions
- Superior Underwriting and Marketing
- Client retention calls and reminders
- Marketing development for agents
- 25/50/25 Limits
- Standard Personal Auto Policy w/ Empower Endorsements

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Empower was the first to release the Limited program in Texas.

We have more experience with these programs than any other company in Texas.

This program is not designed as a way to avoid paying claims, as many companies use it.

It is simply a program that can offer a discounted rate and reinforces key ingredients in the standard PAP.

One more way we are giving agents a competitive advantage.



Empower:

PRIORITY

Empower Priority Auto Insurance

- No credit scoring!
- Coverage 1-month / Liability Only
- One Payment Plan
- Bilingual Agent Support and Customer Service
- Driver exclusion for spouse and other household members
- Quote in ITC / Quick Quote / or Empower Website
- On-line endorsements / Payments / Photo Uploads / Policy Status
- Older lower-value vehicles OK
- Liability coverage risks In-state SR-22s
- Cost effective
- True direct bill
- Discounts include multi-car, homeowners, proof-of-prior, and safe driver- Empower exclusive 10% full disclosure - prior in house
- In-house claims service — fast, fair, and accurate claims payments
- EFT payment options
- 24-hour agency access to policy status access via Web
- Application upload capabilities
- A+ Rated Reinsurance
- Independent Agent built Program
- 15 / 15 as earned commissions
- Superior Underwriting and Marketing
- Client retention calls and reminders
- Marketing development for agents
- 25/50/25 Limits
- Standard Personal Auto Policy w/ Empower Endorsements
- Mexico 551 included

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NEW Empower: BRAVO

Empower BRAVO Auto Insurance

- Multi Tier Credit Score Program for a Variety of Risk
 - Coverage 6-month
 - Multiple Down Payment Plans
 - Quote in ITC / Quick Quote / or Empower Website
 - On-line endorsements / Payments / Photo Uploads / Policy Status
 - Older lower-value vehicles OK
 - Liability or full coverage risks in-state SR-22s
 - Towing and labor, and rental reimbursement
 - True direct bill
 - Discounts include multi-car, homeowners, proof-of-prior, and safe driver - prior in house
 - In-house claims service — fast, fair, and accurate claims payments
 - EFT payment options
 - 24-hour agency access to policy status access via Web
 - Application upload capabilities
 - A+ Rated Reinsurance
 - Independent Agent built Program
 - 15 / 15 as earned commissions
 - Superior Underwriting and Marketing
 - Client retention calls and reminders
 - Marketing development for agents
 - 25/50/25 Limits
 - Bilingual Agent Support and Customer Service
- Standard Personal Auto Policy w/ 5 Empower Endorsements

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Many of your multi-tier programs are offering reduced commissions, not Empower Bravo.

We've stuck to a money making formula for independent agents at 15/15.

Provide insurance for your mid market without settling for 14 -12 or 10% commissions.

Empowering Agents - Empower Insurance.