

# NC Prime AD

## Reliable Policy Management NC Product Summary

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### **Prime AD and Family Plan**

#### **Accidental Death & Dismemberment Coverage**

Written through Life of the South  
(Prime AD carrier = Triangle Life Ins. Co  
Family Plan carrier = American Guaranty Ins. Co.)

- ▶ A variety of options are available with this product to ensure your customers get the coverage they need.

#### **Prime AD Coverage (Individual):**

Accidental Death  
Accidental Disability  
Accidental Dismemberment  
Accident Medical  
Accident Hospital

#### **Family Plan Coverage (Individual or Family):**

Death, Dismemberment, Loss of Sight  
Daily Hospital Indemnity / Income for Loss of Time  
Medical & Ambulance Expense

- ▶ **Commission Rates:** Prime AD: 60% with charge backs
- ▶ Family Plan: 50% with charge backs
- ▶ Life & Health license required for Prime AD; P & L license for Family Plan.

▶▶ The premiums for all of the above products with the **exception** of the Nation Safe Drivers Roadmaster motor club **can be financed** with Prime Rate PFC or the premium finance company of your choice. Our accidental death and motor club products are designed to be easy to write and affordable for your customer!

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### **Roadmaster**

#### **Motor Club Membership: Reimbursement Auto Club Plan or Roadside Assistance Plan**

Written through Nation Safe Drivers

#### **Some of the Benefits Include:**

- Emergency Road Service
- Rental Reimbursement
- Emergency Trip Interruption
- Nationwide Trip Routing
- Auto Theft and Hit & Run Rewards
- Hotel Discounts
- Legal Defense
- Towing
- Auto Rental Discounts

- ▶ Premium cannot be financed, but refer to the Roadmaster guidelines for alternate payment methods through Prime Rate Premium Finance Corporation.

A motor club license is required, call RPM for details at: 1-800-866-7773

▶ The premiums for all of the above products with the **exception** of the Nation Safe Drivers Roadmaster motor club **can be financed** with Prime Rate PFC or the premium finance company of your choice. Our accidental death and motor club products are designed to be easy to write and affordable for your customer!

## Commission Rates

<b>Roadmaster (Motor Club) Rates effective 5-1-06</b>					
<b>Plan:</b>	<b>Reimbursement 6 Months</b>	<b>Reimbursement 12 Months</b>	<b>Roadside Assistance 6 Months</b>	<b>Roadside Assistance 12 Months</b>	<b>Classic 12 Months</b>
<b>Retail Price:</b>	\$48	\$80	\$45	\$70	\$110
<b>Agent's Commission:</b>	\$24	\$50	\$22.50	\$35	\$50.50