



Better Prepared. Simplified Recovery.  
**Simply a Better Way**



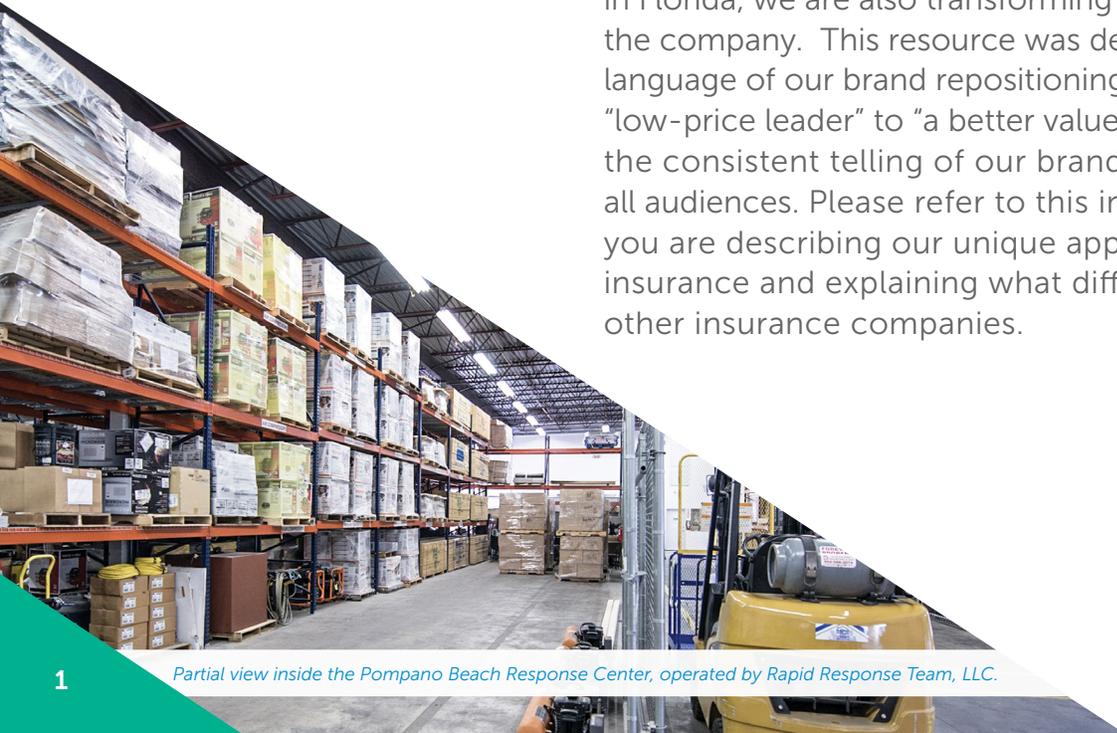
**Telling Our Brand Story**

*For Our Agency Partners  
Internal Purposes Only*

*Simply a Better Way* is more than just a tagline. It defines who we are and how we aspire to do business.

## ***Welcome To Our Better Way***

As People's Trust transforms from an innovative startup company into a strong and stable competitive force in Florida, we are also transforming the way we talk about the company. This resource was developed to share the language of our brand repositioning – moving away from “low-price leader” to “a better value” – and to guide the consistent telling of our brand story among all audiences. Please refer to this information whenever you are describing our unique approach to home insurance and explaining what differentiates us from other insurance companies.





## **OUR VISION**

To be the best, most respected and innovative home insurance company in Florida.



## **OUR MISSION**

To be Florida's best-prepared home insurance company, delivering the greatest value and a simplified recovery experience to our policyholders.



# PARADIGM SHIFT

## From Low-Price Leader... To a Better Value

Traditionally, People's Trust has benefited from being a low-price leader, particularly in the tri-county area. As pricing throughout the state becomes more competitive, it becomes increasingly important to un-commoditize the category and create brand differentiators. With almost one-third of the market expressing interest in a model where their insurance company is a full partner in recovery from damage, we have an opportunity to leverage our "Better Way" and show how it delivers better value, saving homeowners time and money.

## Our Competitive Edge

To maintain our competitive edge, People's Trust will differentiate ourselves in the market, shifting our brand positioning from being solely price-based to creating a compelling narrative about value through preparation and simplified recovery.

**Our "Better Way" helps reduce costs, eliminates fraud and allows us to deliver a better customer experience and pass along savings to policyholders through competitive rates.**

## People's Trust Delivers Better Value By:

- Being a full partner in recovery. Through our affiliation with the Rapid Response Team, Florida's largest insurance restoration general contractor, People's Trust policyholders benefit from a statewide network of highly skilled professionals who are trained to deliver quality restoration and caring, respectful customer service.
- Delivering affordable premiums. Our unique approach generates savings that we pass along to our policyholders, allowing us to deliver some of the most competitive home insurance premiums in Florida.
- Saving time and eliminating hassle. We save our policyholders the time and hassle of finding and supervising contractors and subcontractors and get them back to pre-loss condition fast.

# OUR STORY

## Simply a Better Way

People's Trust has created a better way to deliver affordable home insurance protection, built on preparedness and rapid response. This award-winning approach provides Florida homeowners with a simplified recovery experience and the greatest value.

## Better Prepared

We are Florida's best-prepared home insurance company, meaning we have the physical and fiscal resources ready to respond to loss and help our policyholders get back to normal fast. Through our affiliation with the Rapid Response Team, Florida's largest insurance restoration general contractor, our policyholders benefit from millions of dollars' worth of upfront investment in personnel, supplies and equipment, available to them when they need it. Our financial reserves and solid reinsurance program give us the fiscal resources and financial backing to make sure our policyholders can fully recover from loss.

## Simplified Recovery

We are a full partner in our policyholders' recovery after loss. Our simplified recovery process ensures our policyholders seamless, no-hassle recovery from damage in the event of a loss.

Our insurance policies come with an endorsement that provides our policyholders access to the Rapid Response Team, our affiliated general contractor, delivering 24/7 emergency services to prevent further damage and coordinating longer-term repairs – backed by an industry-leading, 3-year guarantee and 100% customer satisfaction on all workmanship.

## Greater Value

Our better way provides a greater value to our policyholders by saving them both time and money. Our upfront investment in preparedness allows us to pass along the savings to our policyholders and deliver some of the most competitive home insurance rates in Florida.

By investing in construction materials, equipment and staff well in advance, the Rapid Response Team can avoid price surges after a storm strikes, generating savings People's Trust is able to pass on to our policyholders. And our simplified recovery process saves our policyholders the time and hassle of finding and supervising contractors and subcontractors.



## Our Story | Better Prepared

*We are Florida's **best-prepared** home insurance company, meaning we have the physical and fiscal resources ready to respond to loss 24/7 and help our policyholders get back to normal fast.*

Through our affiliation with the Rapid Response Team, Florida's largest insurance restoration general contractor, our policyholders benefit from millions of dollars' worth of upfront investment in personnel, supplies and equipment, available to them when they need it.

The Rapid Response Team stocks millions of dollars in disaster recovery supplies, materials and equipment, such as plywood, tarps, tools, generators and other items that are in demand after a storm, in a network of response centers located strategically throughout the state.

With a team of nearly 300 full-time restoration specialists and a fleet of more than 150 service trucks and vehicles, fully loaded with recovery supplies and equipment, the Rapid Response Team is prepared to provide time-sensitive, emergency repairs 24/7. Whether it's an everyday emergency like a burst pipe or damage from a major storm, we're here when you need us.

Unlike other insurance companies, our comprehensive catastrophe plan and our affiliation with the Rapid Response Team means we can quickly mobilize resources to the point of impact after a storm, ensuring our policyholders are first in line for emergency repairs to prevent further damage to their homes.

Our financial reserves and solid reinsurance program give us the fiscal resources and financial backing to make sure our policyholders can fully recover from loss. Our fiscal strength earned us a Financial Stability Rating of A, Exceptional, from Demotech, an independent financial analysis firm.\*

81% of People's Trust policyholders surveyed by an independent research company considered the company's strong financial standing to be an important factor in choosing People's Trust.

\*People's Trust has received a Financial Stability Rating<sup>®</sup> of A, Exceptional, from Demotech, Inc. The most current Financial Stability Rating must be verified by visiting [www.demotech.com](http://www.demotech.com). Financial Stability Rating is a registered trademark of Demotech, Inc

## Our Story | Simplified Recovery

*We are a full partner in our policyholders' recovery after loss. Our **simplified recovery** process ensures our policyholders seamless, no-hassle recovery from damage in the event of a loss.*

Our insurance policies come with an endorsement that provides policyholders with access to the Rapid Response Team, our affiliated general contractor which delivers 24/7 emergency services to prevent further damage, and coordinates longer term repairs to get our policyholders' lives back to normal fast.

With one phone call, our policyholders set the recovery process in motion, and we take it from there.

Our award-winning approach saves our policyholders the time and hassle of finding and managing contractors and subcontractors and coordinating the recovery process.

Navigating the traditional insurance claims process is complicated, time-consuming, frustrating and filled with hassle and financial risk. With most insurance companies, the homeowner must meet with an adjuster, get price quotes, find contractors and subcontractors, manage the entire repair process and run the risk of being victimized by fraudulent repair people. Our unique and innovative approach makes the recovery process simple and seamless.

We are able to deliver emergency repairs through our affiliated Rapid Response Team,

which professionally manages, supervises and stands behind the work of quality subcontractors, providing our policyholders maximum peace of mind.

The Rapid Response Team's work isn't done until our policyholders' expectations are met or exceeded and their homes are restored to pre-loss condition or better. Using only quality supplies and materials, Rapid Response Team's repairs are backed by a 3-year guarantee and 100% customer satisfaction on workmanship, which is unparalleled in the industry.

This seamless, no-hassle approach provides more than quality home repairs. It's about life recovery, allowing our policyholders to get on with their lives while the Rapid Response Team coordinates all aspects of the repair and restoration process.

Thousands of policyholders have already benefited from our simplified recovery approach, getting their homes and their lives back to normal fast.

People's Trust customers who report being "very satisfied" with the service they receive from their insurance company is 25% greater than that of other insurance companies, based on a survey by an independent research company.



## Our Story | Greater Value

*Our better way provides a **greater value** to our policyholders by saving them both time and money. Our upfront investment in preparedness allows us to pass along the savings to our policyholders and deliver some of the most competitive home insurance rates in Florida. And our simplified recovery process saves our policyholders the time and hassle of finding and supervising contractors and subcontractors, coordinating the recovery process after disaster strikes.*

People's Trust's affiliation with the Rapid Response Team ensures our policyholders will be first in line for plywood, tarps, generators and other items that are in demand after a storm, without having to pay more due to demand surge.

By investing in construction materials, equipment and staff well in advance, the Rapid Response Team can avoid price surges after a storm strikes, generating savings People's Trust is able to pass on to our policyholders.

We conduct comprehensive inspections on every home we insure so that we are able to price policies accurately, avoid fraud and reward responsible homeowners who take good care of their homes.

Our upfront investment in overall preparedness and everyday readiness helps reduce costs and allows us to pass along savings to policyholders with some of the most competitive home insurance rates in Florida.

By being a full partner in recovery and managing all aspects of the recovery process through the Rapid Response Team, we save our policyholders the significant burden and time commitment of finding, coordinating and supervising contractors and subcontractors during the recovery process.

With more than 600 employees in our family of companies, over 300 independent Agency Partners and more than \$260 million in direct written premium, People's Trust has emerged as an industry leader, currently providing protection to over 135,000 policyholders.

Our pioneering approach to home insurance is so exceptional, it earned the 2013 Enterprise Florida Governor's Innovators in Business Award for our unique ability to provide affordable premiums and streamlined recovery after a claim.



# CALL PEOPLE'S TRUST FIRST!

Because our approach is so unique, most policyholders don't truly understand the value of their policy and the People's Trust Better Way. Educating our policyholders is integral to our success and ability to effectively respond to claims. Any team member who speaks to policyholders plays an important role in reminding them about this value – already paid for as a part of their coverage – and how to activate their policy benefits by CALLING US FIRST!

**Water, Smoke, Wind or Theft?**

**CALL PEOPLE'S TRUST FIRST!**  
**877.333.1230**

**CALL 911 IF APPLICABLE**

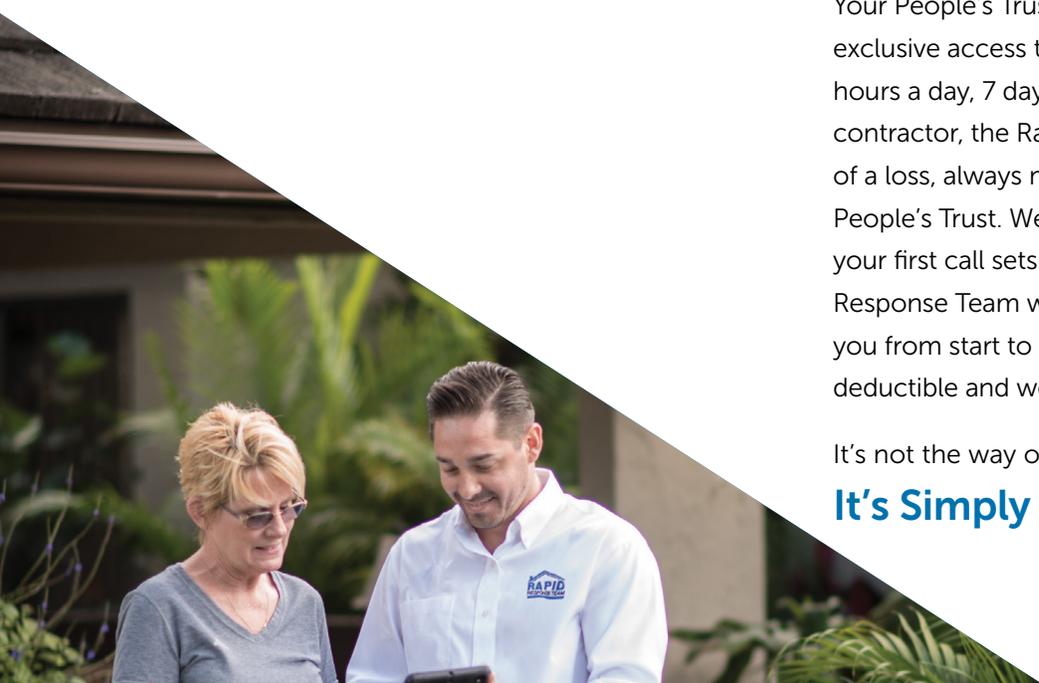


Pictured above is important messaging provided to new HO3 policyholders in the form of stickers and magnets that can be attached to key areas of the home. Similar stickers and magnets are also provided to Basic Choice customers without the reference to specific perils.

Your People's Trust coverage automatically includes exclusive access to Emergency Claims Response – 24 hours a day, 7 days a week – from our affiliated general contractor, the Rapid Response Team. In the event of a loss, always make sure your FIRST CALL is to People's Trust. We are your full partner in recovery and your first call sets the process in motion. The Rapid Response Team will coordinate all covered repairs for you from start to finish. You simply pay your selected deductible and we will take care of the rest.

It's not the way other insurance companies work...

**It's Simply a Better Way.**





# OUR CORE VALUES

Our values are what our brand stands for at its core. They define how we treat our customers, employees, agents and other stakeholders.

## ▶ Trustworthy

Our policyholders can count on us to deliver on our promises and get them back to pre-loss condition seamlessly. We are fair and transparent with our policyholders, from the first sales call to the resolution of the claims process, ensuring they understand our unique approach and are able to make the best decisions for themselves and their families.

## ▶ Responsive

We clearly communicate with policyholders and provide them information and service when and where they need it, while simplifying and speeding up the recovery process so they can get their lives back to normal.

## ▶ Prepared

We have the physical and fiscal resources to be here for our policyholders when disaster strikes. We achieve this through our relationship with our affiliated general contractor, the Rapid Response Team, and by maintaining strong reserves and solid reinsurance.

## ▶ Caring

We are there when our policyholders need us most and treat them the way we would want to be treated – with warmth, empathy and genuine concern for their well-being.

## ▶ Simplified

We simplify the entire customer experience, from getting a quote to choosing coverage and understanding our unique approach – and, in the event of a claim, making recovery a seamless, no-hassle experience.



# Words That Work

*Using these words and phrases will help to ensure we are all telling our brand story the same way and will help reinforce our unique strengths as a company*

## Overall Business Approach:

- CALL US FIRST
- Seamless
- No-hassle
- Integrated
- Award-winning
- Greater value
- Activate the benefits you're entitled to
- Financially strong and stable
- Physical and fiscal resources
- There when you need us
- Preparedness
- Better prepared
- Upfront investment (in both reinsurance and in relationship with RRT)
- Full partner in recovery
- Peace of mind
- Family of companies
- Simplified Recovery
- Traditional reinsurance
- Unique, different
- Industry-leading
- Back to normal fast
- Innovative, pioneering
- Connected
- Quality
- Value
- Commonly owned, independently operated, affiliated, partner company
- General contractor, restoration specialists
- Simplified Recovery (disaster recovery, home recovery, life recovery)
- Award-winning
- Best prepared

## Describing Our Pricing:

- Greater value
- Unique approach means lower premiums
- We contain costs and pass the savings on to you (policyholders)
- Avoid demand surge after a disaster

## Describing Rapid Response Team:

- Family of companies
- Affiliate
- Back to normal fast
- Commonly owned
- Independently operated
- Restoration specialists
- Best prepared
- 24/7 emergency response
- Pre-position in the event of a storm
- Mobilize staff and resources around the center of disaster
- Largest insurance restoration general contractor in Florida

## Official Company Description

**This "boilerplate" language may be helpful when you need to provide a full corporate description of People's Trust:**

*Founded in 2008, People's Trust Insurance has emerged as one of Florida's top 10 home insurance companies, providing homeowners with affordable rates and benefits not available anywhere else. Honored with the 2013 Enterprise Florida Governor's Innovators in Business Award, People's Trust provides a "Better Way" for more than 140,000 Floridians to insure their homes. With more than 600 employees in our family of companies and an affiliation with Florida's largest insurance restoration general contractor, People's Trust is Florida's best-prepared home insurance company and a full partner in our policyholders' recovery after loss.*



# People's Trust Insurance Company

This guide was designed expressly for the employees and official representatives of People's Trust Insurance and Rapid Response Team, LLC. Not intended for distribution to external audiences.



Better Prepared. Simplified Recovery.

***Simply a Better Way***

People's Trust Insurance Company  
18 People's Trust Way  
Deerfield Beach, FL 33441-6270

1.888.524.6003  
PeoplesTrustInsurance.com