



# AAA Insurance Logo Usage Guidelines



# AAA Insurance Logo Usage

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# AAA Insurance Logo Usage

## Introduction

In February 2013, the AAA Board approved a new policy on how the term “insurance” and the AAA brand may be used by AAA clubs, insurance companies and agencies.

This document is intended to provide additional guidance and examples of acceptable brand usage for insurance.

## Find Additional Information

To locate the following documents on AICWEB or online, click on the name of each of the documents:

- *Board Approved Policy on Use of AAA Marks in Insurance Company and Agency Names, Use of the Phrase “AAA Insurance” and “A AAA Insurer”*
- *Insurance Quality Standard #2*

## Building Signage Guide

When creating building signage using the term “Insurance,” please refer to pages 12–14 of the AAA *Street-side/Building Signage Guidelines* located on [AAABrandCentral.com](http://AAABrandCentral.com) under Identity.

## Contacts

All insurance branding questions may be directed to the following national office staff:

Annette Cox, Manager, Accreditation: 407-444-7676, [aecox@national.aaa.com](mailto:aecox@national.aaa.com)

Lori Keefer, Director, Insurance Services: 407-444-8563, [lkeefer@national.aaa.com](mailto:lkeefer@national.aaa.com)



# AAA Insurance Logo Usage

## General Guidance

There is no one “AAA Insurance” Company, so no club, agency or affiliated underwriter should use the license granted to “AAA Insurance” to state or imply that they or an affiliated company are the “AAA Insurance.” The term “AAA Insurance” most commonly should be used to denote a product or service, not to describe an entity. “AAA Insurance” should refer to an entity only when identifying a AAA member-club insurance agency or club-authorized independent agency in accordance with the policy.

- “AAA Insurance” describes the insurance product or service. Never refer to your club or any other entity as “The AAA Insurance.”
- Only AAA Life Insurance Company may use “AAA” within its name as an insurance underwriter.
- When advertising “AAA Insurance,” disclose the name of the insurance underwriter and/or club agency at the bottom of the ad. (“AAA Insurance is underwritten through COMPANY” or “AAA Insurance is provided through AGENCY NAME, which offers products through AAA-affiliated companies and non-affiliated companies.”)
- A AAA-affiliated underwriter may use the AAA Insurance masterbrand when describing an insurance product and not an insurance company or entity, provided there is sufficient disclosure of the offer or immediately proximate to the masterbrand and it is of legible font size.



Products underwritten by XYZ Company

- Clubs may not identify their offices as “AAA Insurance Agency.” AAA may not be used in the name of an insurance agency unless the club name or a geographic modifier is part of the name and that name is approved in advance by the AAA Board.
- Avoid any type of branding or verbiage that presents an insurance company or independent agent as a partner of AAA.
- No third-party insurance product or service can be co-branded with AAA unless advance approval is obtained from the AAA Board.



# AAA Insurance Logo Usage

## AAA Insurance Logo General Usage By Member Clubs

The general use of the AAA masterbrand with the descriptor "insurance" by clubs and their insurance agencies to promote the availability of insurance products or services is both authorized and encouraged. General usage would include building signage and member marketing materials such as member handbooks.

With the exception of promotions such as sport sponsorships, billboards and on small-screen devices, where space limitations or visibility make it impossible, uses of "AAA Insurance" must disclose either the offering underwriter, AAA club, club agency or an approved assumed name sufficient to identify the particular offeror, in print size sufficient to be clearly readable. A geographic identifier or club name must be used in all agency names. In all cases, the context must indicate that "AAA Insurance" is not the name of an agency or entity.

## Compliant AAA Insurance Logo General Usage:

Member Handbook Excerpt

**Specialty Insurance Products:**  
 Boat  
 RV  
 Pop-Up & 5<sup>th</sup> Wheel Campers  
 Snowmobile  
 Personal Watercraft (jet ski's & wave runners)  
 Motorcycle  
 ATV  
 Trailers

**Unique Insurance Products:**  
 Pet  
 Wedding

**AAA 'HAPPY VALLEY' OFFERS INSURANCE PRODUCTS UNDERWRITTEN BY AAA AFFILIATED COMPANIES AND/OR NON-AFFILIATED COMPANIES.**



Building Signage



## Non-compliant AAA Insurance Logo General Usage:

The examples below would be compliant if they indented the club offering the insurance.

Membership Insurance Mailer Letterhead



**\$15.00 Renewal Discount For**

Member Number: \_\_\_\_\_

Name \_\_\_\_\_  
 Address1 \_\_\_\_\_  
 Address2 \_\_\_\_\_  
 City ST Zip \_\_\_\_\_

Ask about discounts for AAA members!  
 Call today:  
 1-888-XXX-XXXX

Dear, \_\_\_\_\_

AAA Insurance Advertisement



**Expert advice, quick and easy claims.**  
 It's everything you've come to expect from AAA



Auto • Home • Umbrella • Commercial • Life  
 Call 855.385.CALL or Visit [AAA.com/coverage](http://AAA.com/coverage)



# AAA Insurance Logo Usage

## Independent Insurance Agents

Independent Agents may only use window decals and or door signage limited to 18" high x 24" wide, in addition to white/yellow page advertising or other promotional pieces. They may only use the following forms of branding within promotional pieces; no electronic media is allowed unless it is geo-code restricted to the club's assigned service area and uses only the preferred logo form shown below.

Below are the **preferred** forms of logo usage for Independent Insurance Agents:



Independent Insurance Agent



Independent Insurance Agent



Insurance Agency



Independent Insurance Agent

Other **optional** forms of logo usage for Independent Insurance Agents include:



Insurance Agency



Independent Insurance Agent

## Use of Auto • Home • Life Insurance Modifier

Clubs may also add an modifier for the AAA insurance lines handled by the independent agent per the following examples. Only Auto, Home and Life may be used in this way.



Independent Insurance Agent  
Auto • Home • Life



Independent Insurance Agent  
Auto / Home / Life



Independent Insurance Agent  
Auto • Home • Life



Independent Insurance Agent  
Auto / Home / Life

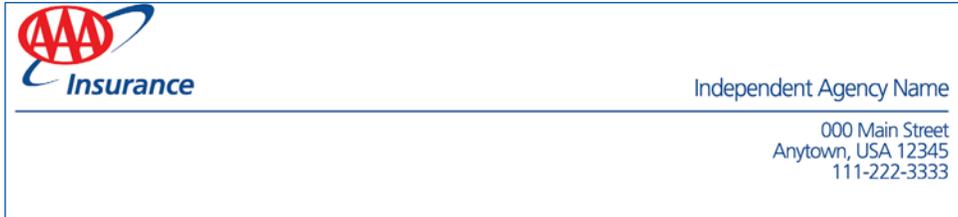


# AAA Insurance Logo Usage

## Non-Compliant Independent Agent AAA Insurance Logo Use Examples

An Independent Agent may not represent him/herself as a AAA agent. The examples below are non-compliant uses.

*Agencies/agents not directly owned or affiliated with AAA may not use the AAA logo as a part of their letterhead.*



*Agencies/agents may not co-brand themselves with AAA Insurance, nor may they use the AAA Insurance logo in any manner that incorrectly implies they are a part of the association.*



## Compliant Example of AAA Logo Use by Independent Insurance Agent:



### Coverage Your Way

#### Auto Insurance through AAA

Switch and start saving. It's easy!

- Shop for savings opportunities
- Get up to six different quotes in minutes
- Switch coverage easily

Get a free quote now!

New customers  
save an average of

## \$534\*

on their auto policy.

Independent  
Insurance Agent

Call: Bart Borders (813) 752-2223  
 Visit: AAA Plant City Office • 1703 B Thonotosassa Road  
 AUTO • HOME • FLOOD • RV • MOTORCYCLE • BOAT • LIFE • ANNUITIES



# AAA Insurance Logo Usage

## AAA Exclusive Insurance Agents

An “exclusive” agent, also referred to as entrepreneurial or select agent, is an insurance agent appointed by a AAA club to act exclusively as an agent of the club for the purpose of receiving and accepting applications for insurance and selling only club-specified products.

Exclusive agents (described in Insurance Quality Standard #2) may use the AAA Insurance logo in addition to the logo configurations for AAA Insurance Agent, Insurance Agency with club descriptor, and/or the Insurance Agency logo with the geographic modifier descriptor. Exclusive agents may NOT use “AAA Insurance Agency” logo without the club descriptor.



Exclusive agents may use the identifying icons as shown above within their digital materials, advertising, and other marketing materials. In cases where the exclusive insurance agent/agency wishes to use the name and contact information for an agent within one graphic element, such as signage, display ads or online identification, the following examples are brand compliant. No other forms are considered brand compliant without written approval from the AAA National Insurance and Brand departments.



The defining element of this graphic treatment is to provide a barrier between the personalized agent information and the AAA identity. This treatment maintains integrity of consistency and visibility in use of the AAA masterbrand within the insurance marketplace.



# AAA Insurance Logo Usage

The examples used on pages 9-11 show multiple uses from the same club for treatments across the entire club insurance agency system.

The following piece represents the use of multiple agents within an exclusive agency situation for promotional purposes.

AAA WASHINGTON INSURANCE AGENCY  
LIFE AND ANNUITY SERVICES

In addition to excellent auto and home coverage, AAA Washington Insurance Agency also offers a variety of life insurance and annuity services. This is just a brief introduction to some of our most important offerings; however, these products are complex, so it is important to talk with one of our knowledgeable, experienced financial professionals. They understand the nuances of each carrier's pricing and products, and can assist you with finding just the right coverage for your unique needs.





**Rob Thompson**  
Managing Director



**Jon R. Erickson**  
CFP®, CEBS®



**Loreen Leo**  
CLU®, ChFC®, FLMI

**Our Approach**  
AAA Washington is your best choice for life insurance and annuities because we can offer you excellent coverage at a great value. We are able to do this through our strong relationships with many of the top-rated carriers in the industry, whom we meet with regularly to keep abreast of new innovations and products. In turn, we can usually offer you added benefits, better pricing, conversion privileges, underwriting niches, living benefits, income riders and more. We also treat each client as an individual who has unique coverage needs: we analyze your life situation thoroughly, and create customized policies to match. Then, we earn commissions on these policies.



Call Toll-Free: (855) 581-4799 | Email: [Lifeline@AAAwin.com](mailto:Lifeline@AAAwin.com) | Fax: (425) 646-2840

## Exclusive Agents With Duties Beyond Insurance

As described in Insurance Quality Standard #2, exclusive agents whose duties extend beyond insurance sales are permitted to display office signage using the AAA masterbrand logo provided their office:

- Sells club memberships.
- Provides TripTik maps (manual, automated or online), sheet maps and TourBook guides of the immediate area and adjacent states/provinces on demand to members per Auto Travel Agency Quality Standard #1.
- Provides access to Travel Agency services via telephone or electronic link per Travel Agency Quality Standard #1.
- Participate in the Auto Travel member satisfaction survey per Auto Travel Quality Standard #3.

Only exclusive agents with duties beyond insurance are permitted to display office signage using the AAA masterbrand logo as shown below:





# AAA Insurance Logo Usage

## Club Insurance Agency Ads

The graphics below demonstrate brand compliant forms of logo usage and product presentation within advertising pieces for a club insurance agency.

**Taking care of business.**

AAA has been a trusted provider of auto, home and life insurance for decades. Now, we're extending this trusted coverage to your small business, introducing commercial insurance coverage from AAA Washington Insurance Agency.

Partner with AAA, and we'll help you navigate the complex - and often daunting - world of commercial insurance. Whether you have one employee or many, we will utilize our network of strong national insurance providers to create customized coverage that matches your unique needs - now and as your company evolves.

We will also share our knowledge and help you truly understand your coverage. Because when you and your agent both know the ins and outs of your policies, it can only lead to better protection for your business - and more peace of mind.

Contact AAA Washington Insurance Agency today, and let's start the conversation. Because, when you think about what's at stake, great insurance really does matter.

**COMMERCIAL-AUTO**  
Vehicles may be some of your most valuable assets. Is your current coverage truly protecting them?

**BUSINESS-PROPERTY**  
Don't take a chance on just any coverage - your workplace is too important to risk.

**LIABILITY**  
An accident or lawsuit could put your business in jeopardy. Protect yourself from the unexpected.

**INSURANCE MATTERS**

{ AUTO } { HOME } { LIFE }

Insurance protects the people and things you love most, so choosing the right agent is an important decision. As a AAA Washington agent, my first priority is doing the right thing for you and your family, every single time.

I don't offer one-size-fits-all insurance - I provide solutions from top carriers, customized to meet your unique needs. I will also work with you to ensure that as your life changes, your coverage will too. Our great team of licensed professionals will be here to answer your questions promptly and thoroughly, and most importantly, I'll be here if you need me in the event of a claim.

If you're ready to take your insurance coverage seriously, I'm here to help. Contact me today and let's start the conversation.

**Douglas Olsen** (253) 756-3003 • (877) 222-4678  
DouglasOlsen@AAAWin.com



# AAA Insurance Logo Usage

## Club Agency Logo Uses

AAA club insurance agencies may offer insurance products underwritten by or offered through other insurance companies. In this case, the underwriter must be identified either through the use of a “readable small print” information line within the offer or through the use of the underwriter or outside insurance company logo. For example, the AAA Washington Insurance Agency is the registered trademark of the insurance agency of AAA Washington, Inc. Policies offered by the AAA Washington Insurance Agency are underwritten by numerous non-AAA underwriters.

*This ad demonstrates a brand-compliant format that aligns the insurance agency partners with the club agency.*

*This ad demonstrates a brand-compliant format that aligns the insurance agency with an underwriter.*

**Find your peace of mind.**

Insurance is probably one of the last things you want to think about – let alone talk about. Yet, to protect the things you love most, and to find coverage that truly gives you peace of mind, it all starts with an in-depth conversation.

Once we have a clear picture of your needs, we will share our knowledge and help you truly understand your coverage. Because when you and your agent both know the ins and outs of your policies, it can only lead to better protection, now and in the future.

At least that's how we feel at AAA Washington Insurance Agency. We don't just spit out quotes; we get to know you, find out what's important to you, and create personalized coverage that protects you and your family best. We will also work with you to ensure that as your life changes, your coverage will too.

So, contact AAA Washington Insurance Agency today, and let's start the conversation. Because, when you think about what's at stake, insurance really does matter.






**AUTO**

\*15-minute insurance may not come through when you need it. AAA offers value and protection.



**HOME**

Don't take a chance on just any coverage – your home is too important. Talk with us.



**LIFE**

It's not about insuring your life, it's about protecting your family's way of life. We'll show you how.



**UMBRELLA**

Umbrella coverage is more necessary than ever. Be ready for whatever comes your way.

**AAA WASHINGTON**  
INSURANCE AGENCY PARTNERS

**MetLife**  
Health & Home

**Safeco Insurance**  
A Liberty Mutual Company

**MAPFRE INSURANCE**

**AAA Life Insurance Company**

**TRAVELERS**

**PROGRESSIVE**

**STANLEY CLAW**  
ATTORNEYS

**Make sure your golden years shine.**

It's estimated that 70% of people over 65 will require some period of long-term care, at up to \$90,000 per year. Long-term care insurance helps protect you from the devastating consequences these expenses can have on your – and your family's – financial future. Start planning now, and retire with confidence.




**Call today to discuss your options and receive preferred AAA rates:**  
**(800) 435-9577**

**NORTHWEST PLANNING**  
YOU NEED TO KNOW US  
NorthwestPlanning.net



# AAA Insurance Logo Usage

## AAA-Branded Programs

Below is an example of a AAA-branded insurance program for long-term care insurance issued through a broker, LTCR. As in all cases where the product or service is underwritten by an outside company, the initial offering avoids dominance of the other company's identity (in this case LTCR) over the AAA identity.

**You create a brighter future.  
We work to protect it.**

Let us help find the right **Long-Term Care insurance** plan for you, so you can spend time on things that matter the most.

As our life expectancies increase, it's now projected that at retirement age, 70% of Americans will need long-term care and 40% will enter a nursing home. (1) And with the average cost for nursing home care at more than \$82,855 per year and rising, it could literally drain most or all of your life's savings. (2)

Long-Term Care insurance may not be for everyone. But with soaring healthcare costs, insurance restrictions and the need to stretch retirement savings through more years... it's a good idea to seriously consider this valuable coverage while receiving a member premium discount.

AAA and Long Term Care Resources work together to provide members with a comprehensive long term care program that gives members the stability and flexibility they need to protect their future. Members also have access to an interactive and educational Long-Term Care evaluation tool to help them make the best decisions for their specific situation.

To learn more about how members can help protect their assets from the rising cost of long-term care, call **877-550-1222**, or visit **www.myltplan.com/aaa-sco**

1. Department of Health and Human Services, National Clearinghouse for Long-Term Care Information, October 2008, www.longtermcare.gov.  
2. Genworth 2010 Cost of Care Survey, April 2010.




Long-Term Care Resources has developed a new interactive website for AAA members with the tools and information needed to help determine if LTC insurance is right for you.

- Instant Rate Calculator
- Sample Plan Designs
- Quotes from the Industries Top-Rated Carriers
- Bonus - LTC Financial Calculator

**www.myltplan.com/aaa-sco**






Compliant club member communication on behalf of carrier/broker.

After the policy has been issued, communication materials from the carrier/broker may have the look and feel, as shown to the right.

**Risk Management & Long Term Care –  
Understanding Your Options**

PREPARED FOR AAA MEMBERS:



**AAA Long Term Care Planning Kit** . . . . .  
PREPARED FOR:

PREPARED BY:  
**LTCR**  
LONG-TERM CARE RESOURCES



# AAA Insurance Logo Usage

## Exceptions in Advertising

In advertising cases such as sports sponsorships, billboards and small-screen devices where space limitations or visibility are difficult, it is not always necessary to disclose the name of the underwriter, club or insurance agency when using the term AAA Insurance. Below are samples of possible exceptions:

*A leaderboard promoting long-term care insurance program.*



*A website button to click through to club site for further information on the long-term care insurance program.*

