

DSD Insurance Newsletter

February 2017

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INDEPENDENT DISTRIBUTOR NEWS YOU CAN USE

Allstate / Tram Norris Scholarship Application THE DEADLINE IS MARCH 1, 2017 — APPLY NOW!

Just a timely eminder that all applications for the Allstate / Tram Norris Independent Distributor Scholarship Fund Awards must be postmarked BY March 1, 2017 at the latest.

You can download an application on our DSD Insurance Website:
www.dsinsurance.com -- [CLICK HERE TO DOWNLOAD!](#)

This is the 22nd year of this program.

Allstate and The Tram Norris Agency established this program in 1996 to assist the children of Flowers Independent Distributors who plan to peruse post-secondary education in college and/or vocational programs.

We have awarded 172 \$1,000 scholarships over the 21 years the program has existed. The Scholarship Program is managed by Scholarship America.

Recipients are selected on the basis of their academic record, leadership, participation in school and community activities, academic honors, work experience, a statement of educational and career goals and a recommendation / endorsement.

Selection of recipients is made exclusively by Scholarship America and in no instance does any officer or employee of Allstate or DSD Insurance play a part in any of the selections.

The Tram Norris/Allstate Independent Distributor Scholarship Fund

TYPE OR PRINT ALL INFORMATION EXCEPT SIGNATURES. Completeness and readiness ensure your application will be reviewed properly. Application postmark deadline March 1

FOR SCHOLARSHIP AMERICA USE ONLY	I.D.#	AA	PD	RICCS	GPA	SATOR	SATM	SATW	ACTC	TOTAL

APPLICANT DATA
Last Name _____ First _____ Middle Initial _____
Permanent Home _____
Mailing Address _____ Apartment # _____
City _____ State _____ ZIP Code _____
Telephone (_____) _____ Email Address _____
Date of Birth: Month _____ Day _____ Year _____
Please indicate your status. (For statistical purposes only) Male Female
 American Indian/Alaska Native Black/African American Multi-Racial
 Asian Hispanic/Latino Native Hawaiian/Pacific Islander

INDEPENDENT DISTRIBUTOR PARENT OR GUARDIAN INFORMATION
Last Name _____ First _____ Middle Initial _____
Date of Birth: Month _____ Day _____ Year _____
Date of Hire: Month _____ Day _____ Year _____
Division/Subsidiary _____ City _____ State _____
Relationship to Applicant _____

HIGH SCHOOL DATA
School Name _____ High School Graduation Date: Month _____ Year _____
City _____ State _____ Telephone (_____) _____

POST-SECONDARY SCHOOL DATA
Name of postsecondary school you plan to attend. (If unknown, please list in order of preference the schools to which you have applied.)
Use official school names. Do not use abbreviations.
City _____ State _____
City _____ State _____
 4 yr. College or University 2 yr. Community or Junior College
 Vocational-Technical School Other, explain _____
Year in school next year: 1 2 3 4 5 or Graduate Study _____
Major or course of study _____ Expected college graduation date: Month _____ Year _____
Degree sought: Bachelor Associate Certificate Other _____

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DSD Insurance

135 Hayesbury Drive • Pelham, AL 35124

(866) 621-1770

Serving the Direct Sales Distributor Community Since 1985

Oh, By The Way...

Did you know that we also offer personal lines insurance for your autos, homes and toys?

Are you paying too much? Do you have the right coverage? Are you getting all of your discounts?

We can help you answer all these questions (and more!)

Contact us for more information
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Settlement Deduction (and how it works for your Insurance premiums)

Settlement deduction is a cash flow management tool that helps you manage your business, available exclusively from DSD Insurance, by providing the distributor with an easy way to pay for insurance.

DSD Insurance (your insurance agent) has made arrangements with the insurance provider (Allstate, Hanover, etc.) to collect payments for your necessary coverage on a weekly basis and sends or 'remits' it to the insurance provider.

This eliminates the need for an 'up front' down payment that is usually required. This allows for payment of premiums on an "as you go" basis rather than monthly, in advance. You will never have to worry about losing your coverage for a lapse of payment.



Most insurance providers require a minimum premium of 25% up front and 10 monthly payments, after that.

We've gotten rid of this burden on you, the distributor insured, by creating the Settlement Deduction.

How it works:

Flowers Baking Company operates on a 13 period fiscal year calendar. Each week Flowers Baking Company deducts from your settlement a weekly amount given to them by DSD insurance and authorized by you.

This is the premium amount you agreed to with DSD Insurance when you purchased your distributorship business divided into 52 parts.

DSD Insurance then bills each bakery AFTER insurance coverage has been provided. This simply means you, as the distributor, would be

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Settlement Deduction (cont.)

paying your insurance coverage *in arrears* and not ahead of time. DSD insurance will then make a payment to the Insurance provider on the distributor's behalf to keep insurance coverage up to date and in force.

Adding and Removing Vehicles: How does it work?

Adding a Vehicle and Settlement Deduction:

Adding an additional vehicle or replacing an existing vehicle will result in a premium change. Often this additional premium can be significant. However, since we offer Settlement Deduction, you do NOT have to pay the full additional cost of insurance right away.

We simply take the increase in premium dollars and divide that over the remaining weeks in your policy period. Your policy has 52 weeks of coverage.

Let's say you purchased your distributorship on Saturday, January 7, 2017. You call into our office and add a vehicle on February 6, 2017.

You are 4 weeks into your policy period with 48 weeks remaining until you renew. The cost of insurance for adding an additional vehicle is, let's say, \$500.00. Instead of charging you the \$500.00 immediately, we will divide \$500.00 by 48 weeks and only charge you \$10.42 extra each week. Nice!



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Settlement Deduction and how it works for your Insurance premiums

Deleting a Vehicle and Settlement Deduction:

When you contact our office to delete a vehicle, your "credit" is processed as quickly as possible. Since you are on Settlement Deduction and your policy is not paid in full, there is no actual exchange of money when a credit is issued.

The same principle we spoke about above applies. For example, let's say you purchased your necessary insurance with 2 vehicles. You call into our offices and remove a vehicle on February 6, 2017 and you are 4 weeks into your policy period. The "credit" issued to your policy was \$500.00.



Since the premium dollars were never paid in full, you do not receive a refund. We will divide your \$500.00 credit by the 48 weeks remaining in your policy period, reducing your weekly Settlement Deduction by \$10.42.

***Please note that when you contact our office with changes to your coverage we make every effort to process those items right away, but the change in premium is determined by the Insurance Provider, not our office. Receiving this premium change from the Insurance provider may take as many as two weeks. In addition, the Flowers calendar determines the week your deduction changes. Anything processed Monday and Tuesday you will see reflected in your Settlement the next week. Anything processed from Wednesday to Friday will be reflected in two weeks. Never hesitate to call our offices if you have a question about your Settlement Deduction. At any point, DSD Insurance can give you an accurate accounting of your premium dollars.

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