ShoulderCrew

DENVER METRO AGENCY PARTNER PROGRAM · NOVEMBER 2026

Independent Insurance Agency Partnership

A co-branded roadside membership program built for local independent auto agencies — keep small roadside claims off CLUE, protect your carrier loss ratio, and build passive renewal income.

Track 1: $0 Agency Cost · 25%–30% Recurring Revenue Share · Live in 24 Hours

0 Claims

Routine jump starts, flat tires, lockouts, and fuel drops stay completely off the auto policy and CLUE.

25%–30%

Recurring annual revenue share paid to your agency for every year a referred household stays active.

$35–$89/yr

Exclusive Agency Client annual pricing — roughly half the cost of AAA Colorado annual plans.

Built for Denver-area independent agencies: Give your auto policyholders reliable local roadside help without risking a carrier claim hit at renewal — or bundle wholesale 1-year Crew Basic gift passes at **$20/household** when binding new Auto + Home accounts.

Prepared for
Independent Insurance Agencies
Denver Metro Area, CO

Prepared by
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Website & Launch
shouldercrew.com
Full Metro Launch: Mid-Nov 2026

WHY INDEPENDENT AUTO AGENTS CARE

Stop small roadside events from hitting CLUE & your loss ratio

When a client uses a $15 auto-policy roadside endorsement for a dead battery, flat tire, or lockout, many carriers log a roadside claim. That dings client retention at renewal — and can threaten your agency's annual carrier contingency / profit-sharing bonus.

ShoulderCrew keeps roadside help completely off the auto policy. Clients get on-demand jump starts, tire changes, lockouts, and fuel delivery across the Denver metro from vetted local helpers — launching mid-November 2026 — without filing anything against their carrier.

148
Registered helpers on ShoulderCrew ahead of mid-Nov launch

25%–30%
Recurring annual revenue share paid to your agency

≈½×
Annual membership price vs. AAA Colorado plans

Retail membership plans (half of AAA Colorado)

Plan	Covered calls	ShoulderCrew	AAA Colorado*
Crew Basic	3 calls / year	**$39/yr**	$79.50/yr
Crew Plus	5 calls / yr + $50 partner tow credit + 1 extra driver	**$69/yr**	$130/yr
Crew Family	8 shared calls / yr · up to 4 drivers & 3 vehicles	**$99/yr**	$170/yr

*AAA Colorado Classic / Plus / Premier published annual rates for comparison. ShoulderCrew helpers handle jump starts, flat changes, lockouts, and fuel delivery. ShoulderCrew does **not** tow directly — we connect drivers with local towing partners who set their own rates (shown upfront before confirmation). Crew Plus includes one $50 tow credit per year.

Off the auto policy

Roadside membership is a standalone motor-assist product. Small events never touch CLUE or your carrier loss ratio.

Local Denver network

Vetted helpers across the metro. Live tracking for the driver. Transparent pricing before anyone rolls.

TWO WAYS TO PARTNER

Track 1 — Co-Branded Referral Partner

$0 COST to your agency. Your clients get an exclusive Agency Client discount via your co-branded partner link and printable desk QR card.

Agency Client plan	Agency rate	Retail	Your 25% share	Your 30% share†
Crew Basic	**$35/yr**	$39	$8.75	$10.50
Crew Plus	**$59/yr**	$69	$14.75	$17.70
Crew Family	**$89/yr**	$99	$22.25	$26.70
Free Crew Pass (pay-per-use)	$0 join	$45–$65 / job‡		$5 bonus on 1st paid job

† Steps up to **30% recurring** once your agency reaches **100+ active member households**. ‡ Free Crew Pass: pay-per-use with **$10 off the first job** for the first 100 drivers who join that way. Your agency earns **25% recurring revenue share every year** the household stays an active member (**$8.75–$22.25/yr** per household at 25%), then 30% after the 100-household threshold.

By-the-numbers agency payback

Illustrative examples at an average ~$52/yr plan mix across Basic / Plus / Family. Figures are examples, not guarantees.

Enrolled auto households	Share rate	Passive recurring / year	Loss-ratio upside (illustrative)
75 households	25%	**$975/yr**	~45+ small roadside claims kept off auto policies
100 households (tier step-up)	30%	**$1,560/yr**	~60+ small roadside claims kept off auto policies
250 households	**30%**	**$3,900/yr**	**~150+ small roadside claims kept off auto policies**
500 households	30%	**$7,800/yr**	~300+ small roadside claims kept off auto policies

> **$0 out-of-pocket.** Year after year, as long as those households renew. No tech build, no claims desk, no carrier filing — just a co-branded link and a desk QR card your CSRs can hand out or email.

- ✓ **Co-branded landing link** — e.g. shouldercrew.com/agency/your-agency-slug
- ✓ **Printable desk QR tent / flyer** for the lobby or CSR station
- ✓ **Complimentary "Proud ShoulderCrew Partner" display flyer** for your office
- ✓ **2-sentence email blurb** for policy-bind and renewal messages

OPTIONAL RETENTION PERK

Track 2 — Wholesale "Bundle Thank-You" Gift Packs

Agencies that gift a welcome perk when binding an Auto + Home bundle — or renewing high-value households — can purchase 1-year **Crew Basic** gift passes wholesale at **$20 per household** (nearly 50% off the $39 retail rate).

25-Household Pack

$500

$20 / household · 1-yr Crew Basic

50-Household Pack

$1,000

$20 / household · 1-yr Crew Basic

100-Household Pack

$2,000

$20 / household · 1-yr Crew Basic

When gifted households renew in Year 2+ at the **$35 Agency rate**, your agency **still earns the 25%–30% recurring renewal share** on every renewal — so the gift pack becomes a client-retention tool that pays you back.

Zero tech lift — ready in 24 hours

1. **You reply by email** (or return the enrollment form on the next page) to freedomrcp@gmail.com with your agency name, contact, and preferred track.
2. **We set up your co-branded link**, printable desk QR tent/flyer, and the complimentary Proud ShoulderCrew Partner display flyer.
3. **Your CSRs start sharing** — a 2-sentence blurb drops into bind and renewal emails the same day.

Colorado compliance-friendly structure

> ShoulderCrew is a **standalone non-insurance motor-assist membership**. Partner compensation is paid to the agency entity as a **marketing / referral partner** — not as an insurance commission on a carrier product.

If your agency gifts wholesale passes, apply consistent, non-discriminatory eligibility criteria (e.g., all new Auto + Home bundles) in line with Colorado value-added service rules under **C.R.S. § 10-3-1104(2)(e)**. Agencies should confirm structure and disclosures with their own compliance advisor; this proposal is informational and is not legal advice.

Ready to enroll? Reply by email — no phone call needed.

Email Fredrick Williams, Founder, at **freedomrcp@gmail.com** · or print and return the Partner Enrollment Form on the next page · shouldercrew.com

PRINT & FILL BY PEN — OR REPLY BY EMAIL

Partner Selection & Enrollment Form

Return to **freedomrcp@gmail.com** · Non-binding enrollment request · Subject to partner agreement

Agency Name _____

Primary Contact _____ **Email** _____

Office City _____ **Approx. Auto Policies** _____

Select partnership track

☐ **Track 1 — Co-Branded Referral Partner** **$0 COST**
Agency Client rates $35 / $59 / $89 · 25% recurring (30% at 100+ households) · Free Crew Pass option

☐ **Track 2 — Wholesale Bundle Gift Pack** (optional, can combine with Track 1)

- ☐ **25 passes** $500
- ☐ **50 passes** $1,000
- ☐ **100 passes** $2,000

Desired Custom Link Slug

shouldercrew.com/agency/ _____

Letters, numbers, and hyphens only (example: acme-insurance)

Authorized Signature _____ **Date** _____

Program Note: Returning this form submits a **non-binding enrollment request** so we can prepare your agency's custom partner link and send our standard Partner Agreement for review before co-branding or payouts begin. Questions or custom requests? Email Fredrick Williams directly at **freedomrcp@gmail.com**.

ShoulderCrew · Denver Metro Area, Colorado · shouldercrew.com · Non-affiliation note: AAA Colorado published annual membership rates are shown for general consumer comparison only; ShoulderCrew is an independent roadside service and is not affiliated with or endorsed by AAA.