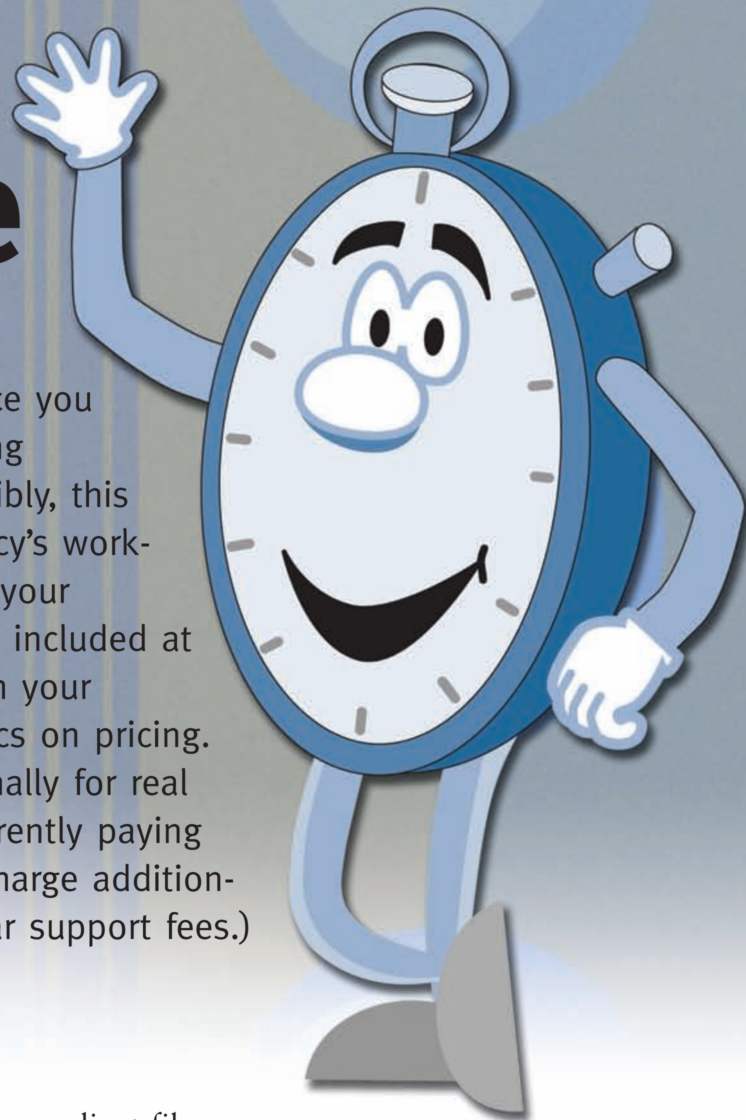
Introducing a better way to do business:

Real Time



Hi, I'm Eddie and I'm here to introduce you to a faster, more efficient way of doing business. It's called Real Time! Incredibly, this exciting way of simplifying your agency's work-flows is just a couple clicks away on your automation system, and it is typically included at no additional cost. (Please check with your automation system vendor for specifics on pricing. Some vendors do not charge additionally for real time functionality if the agency is currently paying download fees. Also, others do not charge addition-ally if the agency is paying the regular support fees.)

What is Real Time?

Real Time is the ability to click on a button from a client file in your agency management system or comparative rater for immediate access to carrier information on that client. The transaction may be a quote, billing inquiry, claim inquiry/loss run, policy view, endorsement or a request for information. This approach provides a single workflow for servicing or quoting.

Lisa Parry-Becker of Parry Insurance in Langhorne, Pa., on Real-Time Inquiry:

"This used to be a three-step process that began when the client called the agency; the agent called the carrier and then returned the client call. We are now able to service most billing inquiries in a once-and-done manner."

Angelyn Treutel of Treutel Insurance Agency in Bay Saint Louis, Miss:

"Real Time saves our agency time and energy. We have information at our fingertips with fewer keystrokes, which assists in providing faster customer service tailored to each customer's needs. Real Time saves steps in our workflows, eliminates backlog and results in more sales."

Why should I use Real Time?

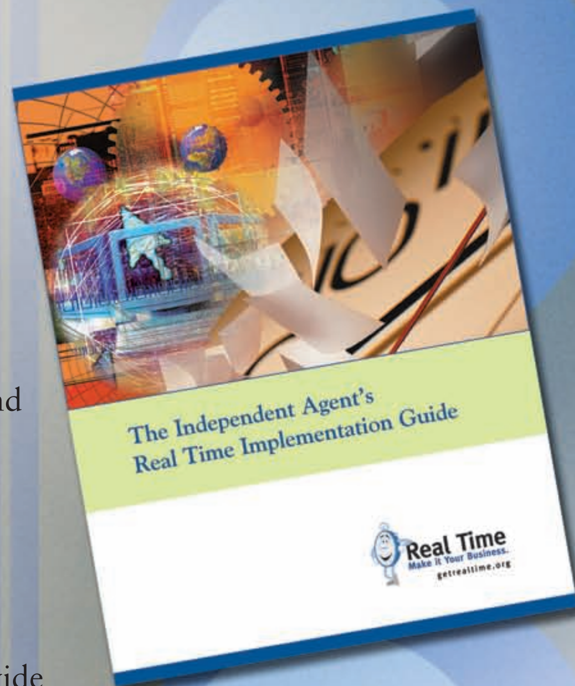
That's a good question. Let me show you by explaining the benefits your agency and staff will accrue by implementing Real Time in your agency:

- **Don't have to remember passwords—**automated logons.
- **Single, consistent workflow for multiple carriers—saves time and money.**
- **Process policy transactions from the client's file—**billing inquiry, quotes, policy view, endorsements, documentation.
- **Claims management from the client's file—**claims inquiry, first notice of loss, loss runs.
- **Train staff on single workflow—**rather than on multiple carrier Web sites.
- **E&O loss control—inquiry/transaction can automatically prompt an activity** record in agency management system.
- **Provide superior customer service—**one-click customer inquiry provides immediate response.
- **Enhance professional image and work environment of your agency.**
- **Increase sales—**frees up time to proactively sell.
- **No cost for the agency** (for most features).

OK! How do I get started today?

I'm glad you asked. It's really easy and rewarding. Just follow these four simple steps:

1. Go to www.getrealtime.org to download *The Independent Agent's Real Time Implementation Guide,* see what functionality your carriers and automation provider offers, and to access other helpful tools and resources.
2. This one's easy—use what you have today! Contact your vendor to get started.
3. Implement real time for all transactions offered by your carriers and vendor.
4. Take advantage of vendor, carrier, user group and association real-time training.



After you're on your way, I encourage you to:

- Monitor individual employee usage.
- Promote the Real-Time/Download Campaign to employees and carriers.
- Work with carriers to correct problems with real-time functions, and encourage them to provide real-time functionality for all transactions and business lines.
- Encourage your state association and user group to adopt Real Time as a prominent part of their advocacy and training agendas.

Don't forget to implement Download.

Download provides the round trip of data back into the agency management system following a real-time transaction. This assures that your data is "in sync" with that of your carriers. This data facilitates customer servicing, cross selling, agency analytical reports, and future real-time transactions.

Cyndy Smith of Haylor, Freyer & Coon in Syracuse, N.Y. on Real-Time Rating:

"The carrier Web site approach to rating requires us to log on to each site, remember the unique password, navigate to the proper screen, enter the same data multiple times, and train agency staff on each carrier's workflow. Real Time remedies each one of these inefficiencies. Real Time is the workflow of the future and represents a major step forward in ease of doing business."

Kudos to you!

Congratulations! Now that you have decided to implement Real Time in your agency you're on your way to a more efficient operation, speedier customer service capabilities and a more profitable future.

Before you get started, be sure to visit me at www.getrealtime.org to learn more about Real Time and Download agency-company interface applications and your carriers' and vendor's capabilities. At the Web site you'll find helpful tools that will guide you through the implementation process.

And, as you phase in Real Time, remember the eight steps from the previous page. Implement Real Time for all transactions, require your employees to use it for all their work, encourage all your carriers to adopt Real Time, work with your carriers on any problems with their Real Time processes, and most of all use all the time your staff saves to increase your agency's sales and to provide proactive customer service.

I'll see you soon online…in Real Time!

Real Time
Make it Your Business.
getrealtime.org

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This message brought to you by **[name of organization]**, a proud supporter of the Real Time/Download Campaign, which is dedicated to improving the competitiveness of the independent agency distribution channel. Participants include independent agencies and brokers, carriers, technology providers, user groups, and agent and industry associations.