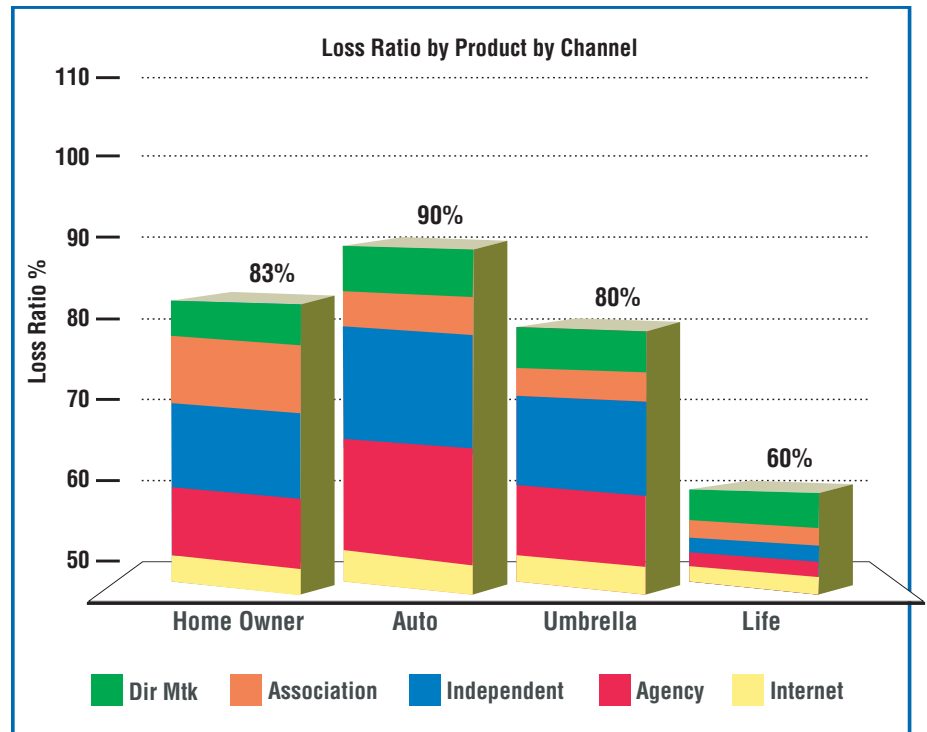


Information Builders is one of the largest independent software companies in the world. We work with over 11,000 customers to ensure their success by putting interactive and actionable information in the hands of everyone in the extended enterprise: employees, partners, suppliers, and customers.

WebFOCUS

Agent-Network Management Solution

With Information Builders' WebFOCUS, carriers can compare the performance of different distribution channels across different regions or in a given region.



With the financial markets struggling, insurance companies must turn to cost-reduction measures and increased underwriting in order to maintain profitability. As a result, insurance carriers' marketing and finance organizations must manage the agent network more effectively to reduce overhead associated with servicing distribution channels and customers while empowering agents to sell more policies.

Information Builders' WebFOCUS allows you to rapidly develop and deploy enterprise-class applications that deliver real-time information across the sales and distribution channel – whether you use a direct sales force, agents, or brokers. By deploying WebFOCUS to manage agent networks, you can:

- Provide agents with real-time customer and product information to exploit cross-sell and up-sell opportunities.
- Understand how to more effectively apply marketing resources to boost agent productivity and performance.
- Free agents from administrative activities to concentrate on selling.
- Deliver a level of service that creates competitive advantage by increasing agent loyalty to the carrier.
- Distribute intelligent electronic reports that allow recipients to quickly move from the summary to the detail level of information.

With WebFOCUS, carriers can view and share critical information immediately and securely while eliminating the cost of generating and distributing paper reports. And since WebFOCUS is based on a high-performance Internet architecture, it can easily grow and expand with your agent network without burdening your organization with the headache of deploying and maintaining software for the field.

WebFOCUS enables carriers to optimize the distribution channel in four major areas – channel performance management and CRM, training and certification, online billing and commission management, and policy printing inquiry and change.

Sales Channel Performance Management and CRM

In order to increase revenue, a carrier and its agent network must have real-time access to information that not only measures performance but allows both carriers and agents to identify weaknesses and take action to correct them. Freeing agent networks to respond better to customer needs and making sure they have up-to-date product information and a complete picture of the customer is critical to driving sales. Delivering comprehensive customer and product information in real time using WebFOCUS will help your agent network uncover new opportunities and become more loyal to your brand.

The benefits realized from deploying WebFOCUS to manage sales and agent performance are:

- Carriers can compare the performance of different distribution channels in a given region or across different regions to determine which channel is most conducive to selling a given product in a given geography.
- Sales managers can track every agent's production and analyze sales trends to determine who is representing the company well and who isn't.
- Sales and marketing management can view product sales geographically to allocate marketing resources more effectively in a given region and determine if a product is appropriately priced.
- Carriers can push updated pricing directly to the agent network.
- Carrier organizations can improve agents' performance by helping them prioritize sales opportunities based on margin, close rate, and expense.
- Agents can view performance-management information so they know how they are performing relative to quota and peer organizations and can identify ways to become more effective.
- Sales and marketing managers can determine which agents have the highest renewal rates and the lowest expense ratios.
- Marketing managers can push key information about promotional campaigns to agents so they can leverage them to write more policies.
- Marketing managers can measure the success of campaigns and get direct feedback from the agent network.
- Agents can access comprehensive product information in real time to immediately answer all customer questions on the fly, eliminating the need for subsequent follow-up.

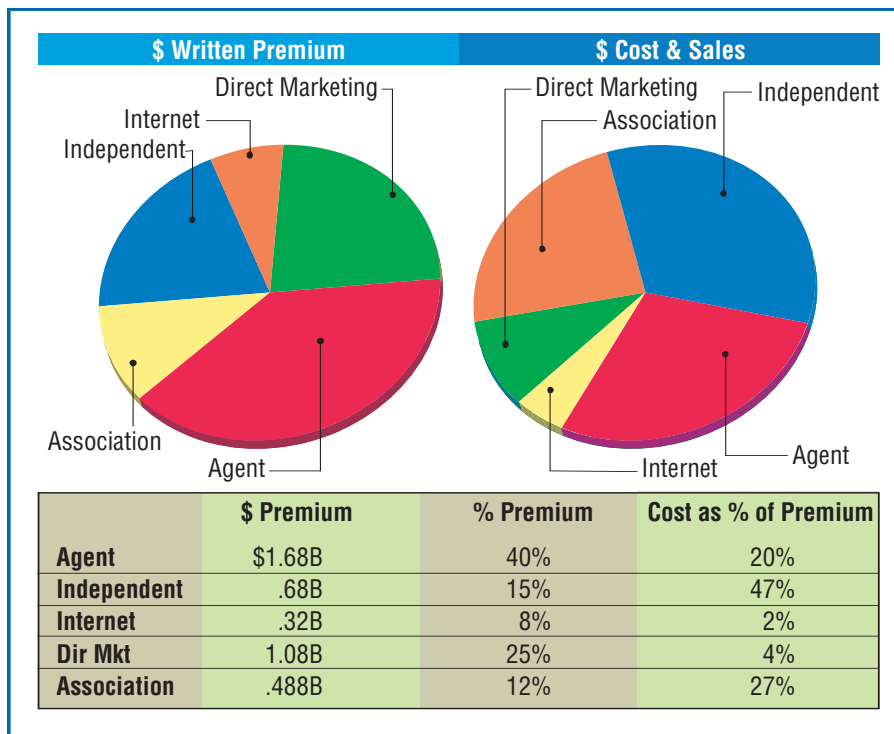
Agent Training Information and Certification

Agents have to learn about new products, training, and certification initiatives so they have the knowledge and required licenses to move more products.

By helping to identify deficiencies and sending important training and certification information to the field, WebFOCUS ensures that your agents are trained and licensed to sell your products.

Deploying WebFOCUS to manage training and certification provides numerous benefits:

- Managers can easily identify licensing coverage problems before a product is rolled out with intuitive geographical reports to ensure that all agents are licensed to sell a given product in all geographic regions.
- Tailored training ensures independent agents and brokers understand the unique benefits of your products versus comparable competitive products.
- Headcount reports tell managers how many “feet on the street” they have selling products, and also identify turnover trends to allocate training and licensing resources effectively.



Online Billing and Commission Management

Finance departments can get up-to-the minute information on receivables, bindings, and commissions and share these reports with the agent network, reducing the time spent communicating about commission schedules and status and outstanding bills. WebFOCUS allows

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Contact your local Information Builders office, visit us at

www.informationbuilders.com,

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(800) 969-INFO.

carrier finance departments and agents to know exactly where the money is without wasting valuable time on the phone. As a result, the carrier and distribution channel realize important benefits.

- Agents know exactly what their commission is for a given sale.
- Agents can see status for all outstanding commissions via their Web browser – and spend less time on the phone with the carrier and more time calling on prospects.
- Customers can receive billing information and payment status on the Web, which reduces the number of customer service-related calls agents must field.
- Carriers know when to expect payment for new policies and can easily determine which accounts are overdue.

Online Policy Printing, Inquiry, and Change

By reducing the time needed for agents to generate and print policies, answer client questions, and implement policy changes, there is more time left to sell. WebFOCUS automates the policy generation process and allows agents to submit policy change requests electronically. WebFOCUS also enables customers to access policy information and status directly. WebFOCUS delivers benefits for carriers, agents, and customers alike.

- Customers enjoy improved responsiveness from agents and carriers; they don't have to wait to get the information they need and new policies and change requests are processed more quickly.
- Carriers and agents enjoy streamlined communication, which reduces the cost of producing and amending policies for agents and carriers alike.



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