

Automated Group Benefits

Software for the Employee Benefits Industry

Automated Group Benefits is a business automation system developed specifically for the Employee Benefits Industry. AGB allows General Agents, Brokers and Carriers to increase the productivity and efficiency of their businesses by seamlessly integrating state-of-the-art Customer Relationship Management functions with Quoting, Rating, Policies and Commissions.

Automated Group Benefits is provided as a fully turnkey system; just plug the AGB Appliance into your network, install the client software on each of your user's machines and you are ready to go. All support is provided by our dedicated staff, ensuring that you can focus on building your business.

Implementation of AGB to match the unique needs of your business can normally be completed within one week.

For Your Business:

With increased efficiency, your business can grow as brokers bring business to you, Carriers recommend broker business to you and your profit margins increase with the benefits of increased output.

For Your Commissions:

Automatic calculation of commission payments, commission splits, overrides, advances, renewals, bonuses and special incentives with secure on-line broker access to commissions statements, combined with check or direct deposit processing will revolutionize the way you do business.

Online access to statements and payments for your brokers will encourage your brokers to transfer existing carrier business to your company.

Reduce check & mailing costs using the built in direct deposit processing functions while minimizing time spent on check reconciliation tasks.

For Your Brokers:

Online self-service commissions, client management, quoting and proposal tools with full online reporting that will encourage brokers to move their existing business to your company.

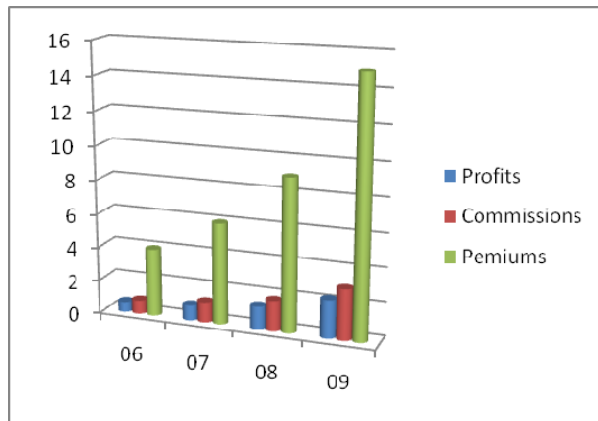


For Your Sales Teams:

Effectively track and manage Health, Life, Vision, Dental and Disability lines of business with the full task management system allowing your book of business to grow without increasing staff.



For Your Business



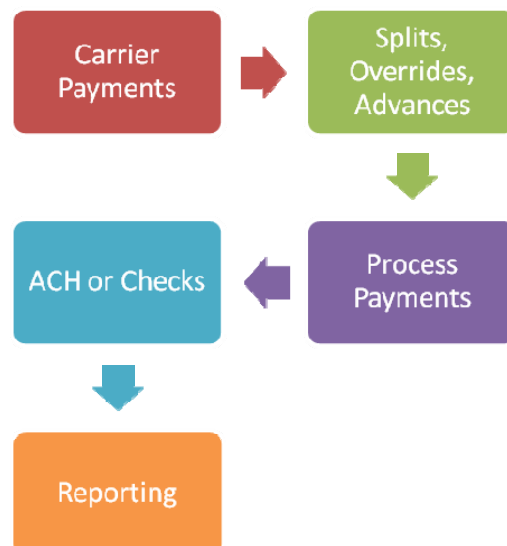
"We have saved thousands of dollars in deferred costs by implementing AGB, not to mention the double digit growth of our business since implementing AGB.." John Burt, Controller.

- ◆ Reduce the time taken to process your commissions using automated importing of batches.
- ◆ Increase profits by building business without building staff.
- ◆ Reduce time spent servicing Customers, Carriers and Brokers while increasing satisfaction.
- ◆ Provide Brokers real-time access to statements, commissions, clients and quotes.
- ◆ Reduce mailing costs with automated ACH processing.
- ◆ Expand your existing business with Carrier and Broker referrals.
- ◆ Increased Broker satisfaction will lead to more broker business run through your agency.

For Your Commissions

- ◆ Reduce commissions processing time while improving accuracy.
- ◆ Real-time reporting of financial statements reduces accounting staffing requirements.
- ◆ ACH processing reduces time spent reconciling outstanding checks.
- ◆ Track splits, overrides, advances, renewals, bonuses and special incentives with no extra effort.
- ◆ Provide real-time access to statements and payables to brokers, with full drill-down access to detailed transactions.
- ◆ Reduce cash float with improved cash management via robust accounting controls.

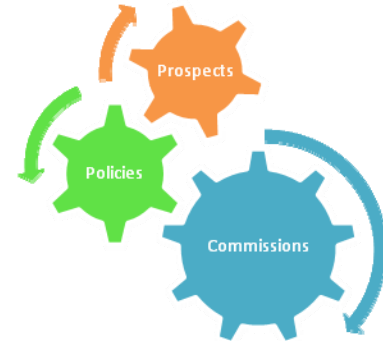
"AGB has improved our financial accuracy, reporting response time for brokers and carriers as well as the ability to have all financial information available with the click of a mouse..." Pam Maas, Broker Service Rep.



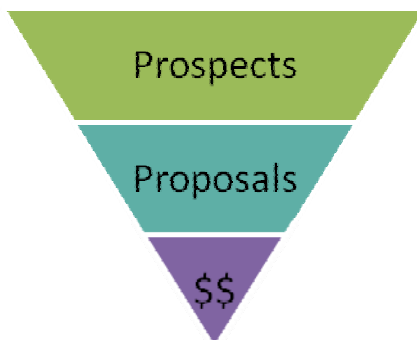
For Your Brokers

- ◆ Online access to all commissions statements.
- ◆ Brokers get paid quicker with payments via ACH.
- ◆ Online Individual Rater for all your Carriers.
- ◆ Client management functions linked to a task management system ensure that your brokers are prepared for renewals.
- ◆ Brokers can quickly create proposals, selecting the best range of plans for each specific customer and instantly email professional looking personalized proposals to customers.
- ◆ Approved business is quickly transferred to the sales staff for fulfillment.
- ◆ Broker has full access to sold business for review and ongoing consultations with customers.

"After my GA implemented Automated Group Benefits I found that everything worked so well that I transferred the rest of my direct business over, saving me countless hours dealing with multiple carriers..." Mr. Broker



For Your Sales Teams



"Using AGB has increased the size of our book of business, increased customer and broker satisfaction and increased our employee satisfaction..."

Dutch Baker, VP of Sales

- ◆ Manage a larger book of business per Account Executive with instant access to all details.
- ◆ Turn prospects into sales faster with less effort.
- ◆ Use built-in customer relationship management features to improve broker and customer servicing.
- ◆ Increase customer satisfaction with faster response to inquiries.
- ◆ Minimize stale quotes and customers with task reminder system.
- ◆ Increase pipeline conversion percentages.
- ◆ Monitor sales performance across lines, AE's and brokers via built-in reporting module.
- ◆ Sell more renewals with policy renewal ticklers.

Our Customers say..



Customer Testimonial: "Since implementing Automated Group Benefits we have seen a 25% increase in our business in two years, without adding any additional staff. Before installing AGB, we were faced with no option but to hire more staff, relocate to larger office space and incur tremendous expense associated with the expansion of staff and facilities. Now with Automated Group Benefits we are putting more revenue to the bottom line, our staff is ecstatic with the ease of use and our brokers are referring more business to us."

Bill Gould

President, Black, Gould and Associates, Inc

Customer Testimonial: "AGB has changed our business tremendously. We have captured many new brokers and have been able to provide great service and not increase our staff significantly. The professional look and feel impresses brokers and carriers alike. Our marketing reps like having something to show prospective brokers that many have never seen before."



Chuck Olson

President, OCI Insurance and Financial Services, Inc.

The AGB Appliance

The AGB Appliance is a self-contained server pre-loaded with the AGB server application and the AGB web server that is delivered to a customer ready for use, simplifying the process of getting AGB installed and running for customers that do not have a strong IT department.

Simply plug your AGB appliance into your network and you can start using your system; a fully turnkey solution to your business needs.

No compatibility issues, no servers to configure, and no complex software installs to worry about.

The AGB client will run on all Windows XP and Windows Vista computers.

The AGB Appliance may qualify for Sec. 179 Expense Election.*

*Consult with your tax advisor



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