

Cratchit-NET^{2.0}

Cratchit-NET is an easy-to-use online service that does not require you to purchase, install or configure anything! If you can send and receive an e-mail, you have everything you need to start immediately!

Cratchit-NET streamlines your process and simplifies your life by eliminating redundant typing and thereby reducing the chances of typographical errors.

128bit Data Encoding means you can enter sensitive information with confidence that it will be protected from prying eyes.

With Cratchit-NET, you can process:

- Appointments and Terminations
- Non-Resident Licenses
- Non-Resident Renewals
- Producers Database (PDB) Reports


States that accept electronic appointments and terminations:

- | | | | |
|--------------------|-----------------|------------------|-----------------|
| - Alabama | - Kansas | - New Jersey | - Texas |
| - Arkansas | - Kentucky | - New Mexico | - Utah |
| - California | - Louisiana | - New York | - Vermont |
| - Connecticut | - Maine | - North Carolina | - Virginia |
| - Delaware | - Michigan | - North Dakota | - Washington |
| - Dist of Columbia | - Minnesota | - Ohio | - West Virginia |
| - Florida | - Mississippi | - Oklahoma | - Wisconsin |
| - Georgia | - Montana | - Pennsylvania | - Wyoming |
| - Hawaii | - Nebraska | - South Carolina | |
| - Idaho | - Nevada | - South Dakota | |
| - Iowa | - New Hampshire | - Tennessee | |

No set-up fee or annual fee...

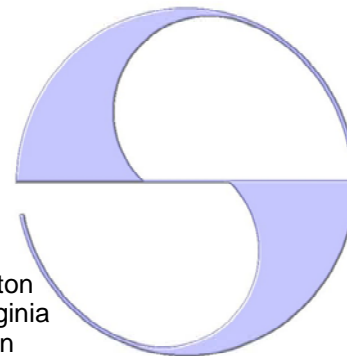
 Saves Money!

No repetitive typing...

 Saves Time

Consolidated billing by email...

 Saves Headaches



Appointments & Terminations

Each transaction you process incurs a fee of \$3.00. A 'transaction' is defined as processing an appointment or termination for one individual or agency for one carrier in one state. Thus, if you appoint an agent in 3 states this constitutes 3 separate transactions.

The charges for your transactions accumulate and are billed to you via email monthly, usually within the first 5 days of the month after the transactions were processed. The \$3.00 fee covers all transaction based fees for Systeme Software and NIPR. You will not receive a bill from NIPR.

Some states charge fees of their own on top of the transaction processing charges. These fees are handled in several different ways. 1) The state bills you directly for the processing fees. You pay the state... Systeme need not be involved. 2) The state requires a check for the transaction before they will process the work. These are known as Holding Tank States. NIPR has mandated that the business partners pay these fees the next day, either by check or by Electronic Funds Transfer. We handle these fees for you from start to finish. Holding Tank fees will accumulate in your account as well, but will be billed separately from the transaction fees. When your total reaches \$250 or 2 weeks pass we will issue you an invoice via email for the total owed plus 9% for processing. You need only write one check. We handle everything! You also have the option of reducing your fee to 6% if you choose to pay by Electronic Funds Transfer. Just ask us how.

PDB Inquiries incur a charge of \$1.80 per inquiry. These are billed monthly to your account along with appointments and terminations.

Specialty reports such as the CARR (Carrier/Agent Reconciliation Report) are available on request. A charge of \$50 per carrier/state combination applies and is billed to your account monthly.

Sign up today at www.cratchit.com

Systeme Software Sizzles!

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