

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 Non-Resident Licenses (** = Renewals also accepted)

Alabama	Kansas	North Dakota **	Vermont **
Alaska	Kentucky **	Ohio	Virginia
Arizona	Louisiana **	Oklahoma **	West Virginia **
Arkansas **	Maine	Oregon	Wisconsin **
California **	Maryland	Pennsylvania **	Wyoming **
Delaware **	Minnesota **	Rhode Island **	
Dist of Columbia	Mississippi **	South Carolina	
Florida	Missouri **	South Dakota	
Georgia	Nebraska	Texas **	
Hawaii	Nevada	Utah **	
Idaho	New Hampshire **		
Illinois **	New Jersey **		
Indiana **	New York **		
Iowa **	North Carolina		

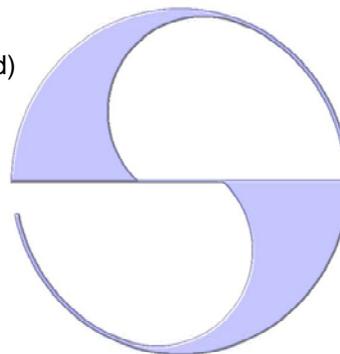
No set-up fee or annual fee...



No repetitive typing...



Consolidated billing by email...



Non-Resident Licenses and Renewals

Each **Non-Resident License** transaction incurs a fee of \$8. Each **Non-Resident Renewal** transaction incurs a fee of \$4. Each state selected from the checklist is considered a transaction, thus selecting 5 states generates 5 distinct transactions. Fees are subject to change.

Transaction fees accumulate and are billed monthly by email. If you also process Appointments and Terminations, these will be itemized along with your NRL/NRR transactions.

State fees are paid in advance by Systeme. A processing fee of 3.25% of the state fee is added. State fees are billed by email at the time the transaction completes.

Processing an NRL/NRR is easy, too! Simply enter the Social Security Number, Resident License number and State. Check off the states for the new license and Cratchit-NET determines what the licensee is qualified for in each state you selected. You can't select an invalid license type!

When you have completed the information about the licensee, Cratchit-NET formats your request and gives you a transaction number. This number identifies your transaction until it completes. Each time the status of your transaction changes, you will receive an email notification. This notice contains a link that takes you directly to the status review window, even if you are not logged into Cratchit-NET!

Use Cratchit-NET to request your agents' and agencies' licenses and appointments, then use Cratchit-WEB to keep track of when they are due for renewal... as well as many many other exciting features!

Sign up today at www.cratchit.com

Systeme Software Sizzles!

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