

BEST'S REVIEW[®]

ISSUES & ANSWERS:

INSURANCE TECHNOLOGY 2010

Technology continues to reach new heights, and insurance companies are finding new and emerging technological solutions that are providing them with a competitive edge, improving operational efficiencies and producing substantial return on investments.



Interviewed Inside:



Mary Grazen
InsurBanc



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Optimize Your Agency's Cash Management With A Bank That Works Like You

InsurBanc was founded by insurance industry leaders, giving us the expertise to assess your independent agency's financial position and, like you, provide professional advice and recommendations. We combine the flexibility and convenience of technology with the personal touch of our dedicated staff.

InsurBanc recognizes the uniqueness of your agency business and offers a range of specialized deposit products to help facilitate cash management and maximize value. We look at your agency's individual cash flow situation, then design a cash management program to meet your needs.

In addition, we keep you informed on the latest banking trends and new ways to optimize your cash management process.

From competitively priced investments to e-business solutions, InsurBanc helps your agency reach its financial goals. InsurBanc's suite of cash management products include:

- Depository Accounts
- Investment Accounts
- Online Banking
- Online Bill Pay
- Remote Deposit
- Remote Lockbox
- Positive Pay
- Token Layer Authentication
- Electronic Data Interchange
- Electronic Funds Transfer
- Wire Transfers

To partner with an advisor that knows the agency business turn to InsurBanc.



Call (866) 467-2262 or
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Take It to the Banc

Mary Grazen of InsurBanc says the company's banking products and services are designed specifically for the unique needs of insurance agents and brokers. As a result, InsurBanc has created an unmatched expertise in agency financing including perpetuation and acquisition loans and tailor-made cash management services.



MARY GRAZEN

EXECUTIVE VICE PRESIDENT &
CHIEF OPERATIONS OFFICER

“InsurBanc has established itself as the preeminent financial partner for independent insurance agents and brokers. The bank's full-featured online banking services are designed to offer efficiencies and flexibility to manage cash.”

HEADQUARTERS:

■ Farmington, Conn.
(Operates throughout the U.S.)

SPECIALTIES:

- Cash Management Services
- Agency Financing
- Online Banking



On what makes InsurBanc different from other banks:

All banks offer business deposit products such as checking and savings accounts; however, independent agencies and brokers are not like many other businesses. They have unique cash management needs by virtue of monthly fluctuations in premium payment volume. InsurBanc recognizes the difference and offers a range of specialized products to help agents facilitate cash management and maximize value.

On InsurBanc's cash management services:

A free financial review is available to all prospective clients. This analysis compares an agency's current deposit banking relationship to InsurBanc's product offerings. The bank then provides a detailed report of the findings and works with the agency to become familiar with their operational and financial goals. After signing with the bank, a business analyst will work with the client to determine their individual needs. A consultation is scheduled to learn the specifics of the agency's operations and their business to ensure a seamless transition and recommend any bank related operational efficiencies. InsurBanc offers state of the art online banking services. Additionally, the bank's preferred product offerings include: operating accounts, money market deposit accounts, overnight investment sweeps, matching-term CDs and CD ladders.

On what agents should know about InsurBanc's online business banking:

The bank's full-featured online banking services are designed to offer efficiencies and flexibility to manage the agency's cash in a secure and real-time environment. Included in the online banking services are: enhanced remote deposit, positive pay, alerts, running balances, file transmissions and more. InsurBanc's advanced system allows the company to make estimated tax payments, create wire transfers and schedule direct deposit payroll along with the basic features of viewing account history and transactions, making transfers and paying bills.



Listen to the full interview or share this edition at www.bestreview.com/tech10.html