

# Traditional insurance agencies are profitable over time. Brightway was born ready.

Brightway is the better way in so many ways. Our innovative agency model provides a more streamlined and profitable approach. Armed with unmatched technology, support and resources, you'll achieve greater profits in a shorter timeframe and for the long-term, all while providing your customers with comprehensive, high-quality coverage from the industry's top carriers.

## The Brightway Advantage

### Centralized Customer Support and Management

*our centralized office will handle the routine servicing of your accounts, and all customer calls will be answered by real people who can help right away*

### Wider Breadth of Carrier Options

*more than 100 trusted regional and national carriers available\* so you can deliver more choices, customized coverage and better rates for your customers*

### Customer Acquisition Tools and Marketing Support

*launch direct mail campaigns easily through the Virtual Mailroom, and help prospects quickly find the best rates with our Web-based Comparative Rater*

### Retention, Renewal and Growth Strategies

*we provide ad templates and other materials designed for cross-selling, and renewal solicitations are automatically sent out to your customers at no cost to you*

### Leading-Edge, Paperless Technologies

*effortlessly streamline workflows through the online documentation of all client records*

### Customized, Flexible Buying Options

*your customers can choose how they would like to buy insurance and select their preferred method of communication – phone, e-mail, fax or in person – for added convenience*

### Higher Commission Structures

*we've negotiated higher commission structures with most carriers to provide you with greater income potential*

### Centralized Accounting Department

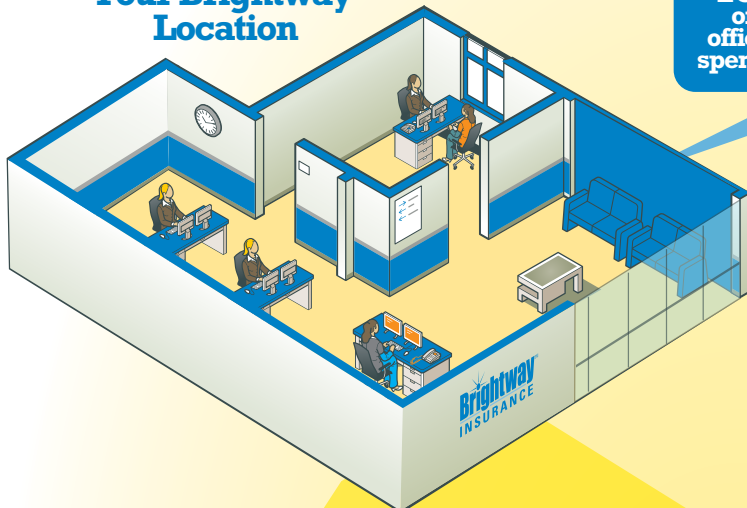
*we process all of your agency billing, commissions from carriers, even Premium Financing Options for your customers*

### Comprehensive Training and Sales Support

*enhanced classroom, web-based and on-the-job training for you through Brightway University*

# THE INSURANCE AGENCY REINVENTED<sup>SM</sup>

## Your Brightway Location



**100%**  
of your  
office time  
spent selling

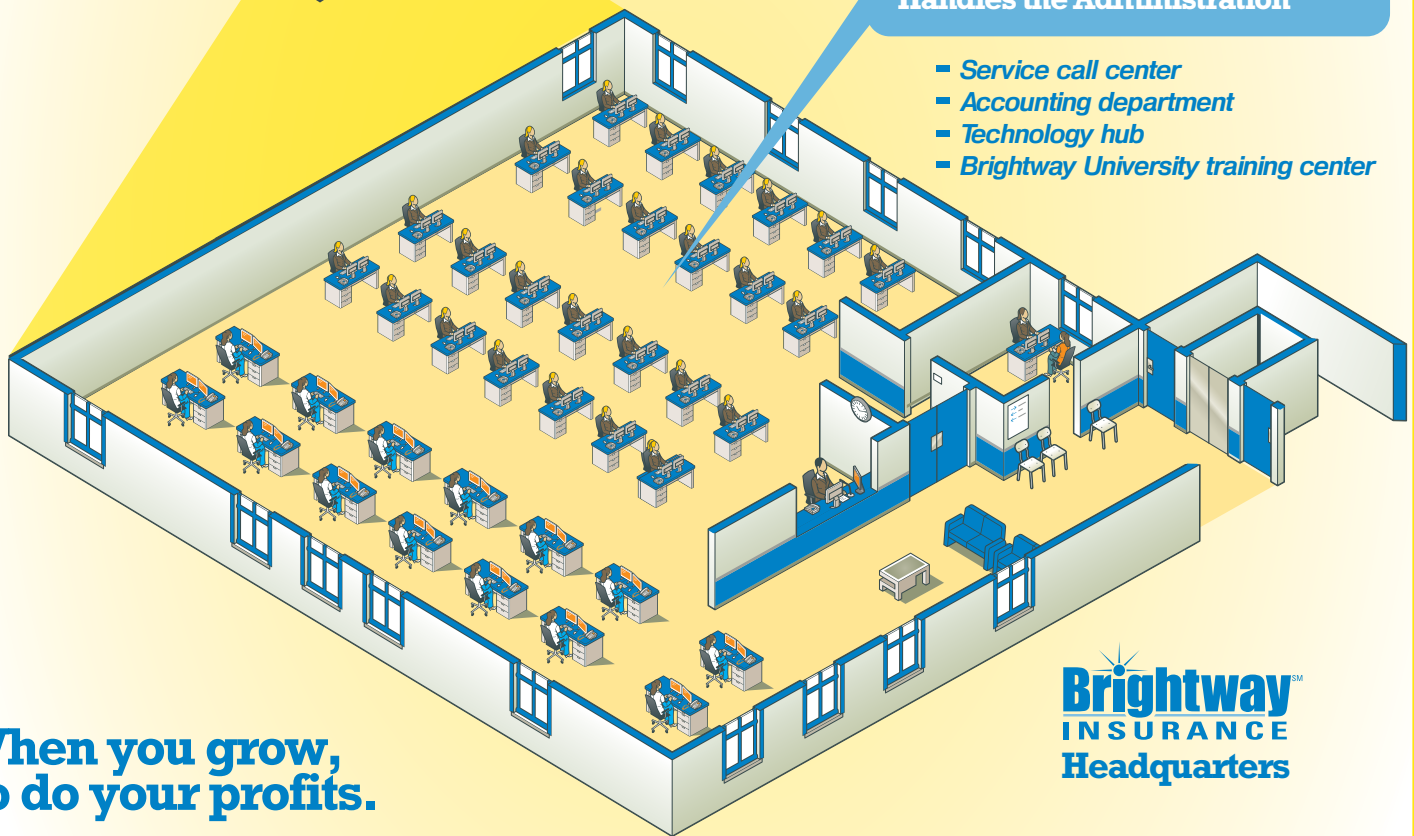
**Everything is Streamlined  
For Client Growth**

- Smaller office footprint
- No need to add administrative personnel
- Paperless environment built for selling

**100%**  
of central  
office time  
spent servicing

**Our Centralized Support Center  
Handles the Administration**

- Service call center
- Accounting department
- Technology hub
- Brightway University training center



**When you grow,  
so do your profits.**

*Our Centralized Support Center handles all of the accounting, servicing and customer calls for you. There's no need to staff up, just stay focused on business development.*

**Brightway<sup>SM</sup>**  
INSURANCE  
Headquarters

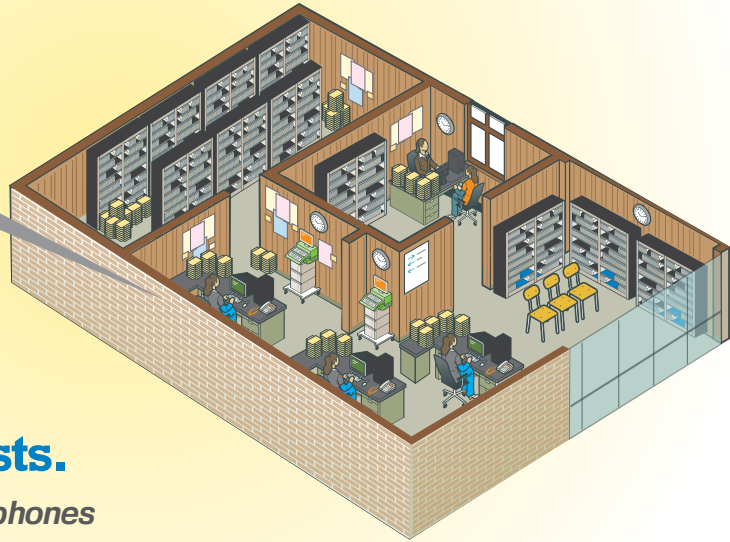
**Better servicing means higher  
customer retention rates.**

# vs. The Traditional Insurance Agency

**20%**  
of office time  
spent selling

**80%**  
of office time  
spent servicing

**Growth is Expensive  
and Complex**



**When you grow,  
so do your overhead costs.**

*You need more employees to answer phones  
and process paperwork and more office space –  
and they all come out of your profits.*

## You and Brightway – Options For A Profitable Partnership

**You can**

**Start a new agency.**

*We'll provide all the tools, training and resources  
to help you grow a profitable local business. You do not have to have  
experience in the insurance industry.*

**You can**

**Merge your existing agency.**

*Free yourself from paperwork and spend more time selling.  
We'll take care of the rest.*

**You can**

**Sell your agency.**

*Transition into retirement knowing your current customers will  
receive coverage and service they can feel confident about.*