

**You want to write flood business.
We'll help you build your book.**

Harleysville Insurance ranks among the top 60 property/casualty insurance groups in the nation, and is fast becoming a leader in the U.S. flood insurance market. As a participating "Write Your Own" carrier for the National Flood Insurance Program, we are anxious to begin working with your agency to help you retain your former Royal & SunAlliance flood customers while building a book of new flood business with us.

- **National Flood Services (NFS) offers the most advanced technology among flood providers.** The Internet capabilities you'll have through NFS are extremely comprehensive and *easy to use*. From online rating and flood zones search, to the electronic submission of applications and access to customized agency reports, the system makes administration simple.
- **Help is just a phone call away.** Even the most intuitive systems require some getting "used to." You'll have access to a help desk at NFS – 888.453.0598 – 12 hours a day (8 a.m. until 8 p.m. Eastern time) for any assistance you need in logging on and setting up user names and passwords. Moreover, the underwriters at NFS will be glad to interface with your agency and walk you through the online quoting process, step by step.
- **You'll be doing business with folks you know.** As you've already learned, Jim Pitts, CIC – a 24 year insurance industry veteran who has spent the past 10 years in flood insurance operations at RSA – has joined Harleysville as assistant vice president and marketing manager.

Jim and his staff – also RSA veterans – have one objective: to help you sell flood business with Harleysville. That means they'll provide the sales assistance you need to get the business on our books. Your sales and service support at Harleysville is further complemented by NFS staff members dedicated to handling the day-to-day processing of your Harleysville flood business.

- **You'll have the right tools to successfully market flood business.** Harleysville holds *free* seminars throughout our marketing territories to share information about important flood program updates and enable agents to earn continuing education credits. We also offer numerous marketing materials that can be easily downloaded and personalized by your agency.
- **Your commitments will be backed with the stability of an "A" rated, Fortune 1000 company.** Founded in 1915, Harleysville Insurance has a long-standing reputation for financial stability, and carries an "A" (Excellent) rating by A.M. Best Company.

Enclosed are the materials you'll need to write flood business with Harleysville as of October 1, 2003. (Naturally, you can continue to place flood business with RSA until that time.) We've also enclosed your personal identification number for logging on to the NFS Web site. For more information about the Harleysville Insurance organization, we invite you to visit our Web site at www.harleysvillegroup.com.

If you have any questions, please contact Jim Pitts in Charleston, SC, at: jpitts@harleysvillegroup.com, 800-858-4754, ext. 1, or 843-573-6293.

Harleysville. When you're looking to write profitable flood business with a quality carrier, we're "Good people to know."

Frequently Asked Questions...

Harleysville has helped hundreds of agencies get comfortable writing and processing flood insurance business with us. Here are some of the most commonly asked questions we receive:

Q: Who is National Flood Services?

A: National Flood Services (NFS) is the administrator for Harleysville Insurance flood business. The company's services include policy issuance, underwriting and claims administration.

Q: What is the flood Internet site address for Harleysville?

A: The address is: www.nfsmt.com. You will need your assigned producer code and personal identification number to gain access to your flood policies, order flood zones and transmit new business electronically through the Internet.

Q: Will I have my own user name and password for the internet?

A: Yes, once you enter your producer code and pin number, you will be prompted to set up a user name and password that you will use going forward.

Q: What happens if I can't remember my password?

A: You can contact our help desk at 888.453.0598 (8 a.m. until 8 p.m. Eastern time) for assistance with logging in and setting up user names and passwords.

Q: What transactions can I complete via the Internet?

A: With NFS-Online, you can quote business, complete applications and endorsements for mailing with payment, all the way to printing declaration pages in a matter of a few simple steps. If your agency wishes to set up a "sweep" account whereby payments are automatically deducted from your corporate checking account, you can upload applications, endorsements and other policy forms directly to NFS. If you prefer not to set up a "sweep" account, you can quote online, then print and mail the application to NFS.

Q: My agency doesn't have access to the Web. How do I process flood business with Harleysville?

A: If you do not have Web access, you have the option of completing a paper flood application in the traditional fashion. Upon completion, simply sign the application and attach a check for the gross amount due and forward it to our processing department. If you need assistance with the application, you can reach the processing department at 888.453.0598.

Q: Can I still use my old rating software to obtain flood quotes?

A: Effective October 1, 2003, Harleysville will no longer support the rating software you use now to process flood business. The online rating through NFS is much more accurate and has edits set up to ensure as much accuracy as possible throughout the quoting process. Also, NFS underwriters will gladly interface with your agency to walk you through the process, step by step.

WHO TO CONTACT



Harleysville Insurance Flood Processing Center
C/O National Flood Services
PO Box 2057
Kalispell, MT 59903

555 Corporate Drive
Kalispell, MT 59901

Internet Address
www.nfsmt.com

Customer Service Representatives:

- Flood Zone Determinations
- Rating Assistance
- Submit for Rate Quotes
- Endorsements & Cancellations
- Requests for Supplies

Phone: (888) 453-0598
Fax: East Coast (406) 756-8263
Fax: Mid-West (406) 756-8744

Agency Services:

- Assigns agency producer number and sets up commission structure
- Assigns agency PIN # for access to agency/policy data via Internet
- Forwards manuals and necessary materials

Nancy Fryer
Phone: (866) 796-7582
Fax: (406) 755-4403
Help Desk: (888-453-0598)
(8 a.m. – 8 p.m. EST)

Rollover Coordinator:

- Receives and reconciles declaration pages for Rollover
- Sends agency confirmation list of policies received
- Contacts agency for any missing or current information
- Bills mortgagee or insured 90 days prior to expiration date with cover letter of explanation on Agency letterhead (if requested)
- Sends agency copy of billing
- Sends agency expiration letter if premium is not received

Carol Clay
Phone: (866) 796-9340
Fax: (406) 755-4060

Claims:

- Claims reporting
- Adjuster assignments
- Status inquiries
- Claim payments

Kim Berger
Phone: (800) 759-8656
Fax: (406) 257-1629

Marketing:

- Sales/marketing information
- Advertising materials/brochures

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