

“Accessibility and simplicity are the key issues. In choosing WNC, we successfully addressed those issues and now benefit from effective insurance tracking and real time access to insurance data through WNC’s iClient® technology.”

We are now able to view insurance documents, print reports and maintain a clear picture of up-to-the-minute insurance status for our customers. With WNC and iClient®, Valley National Bank is able to continue providing our customers with the best possible service.”

Donna Fink
Vice President
Valley National Bank



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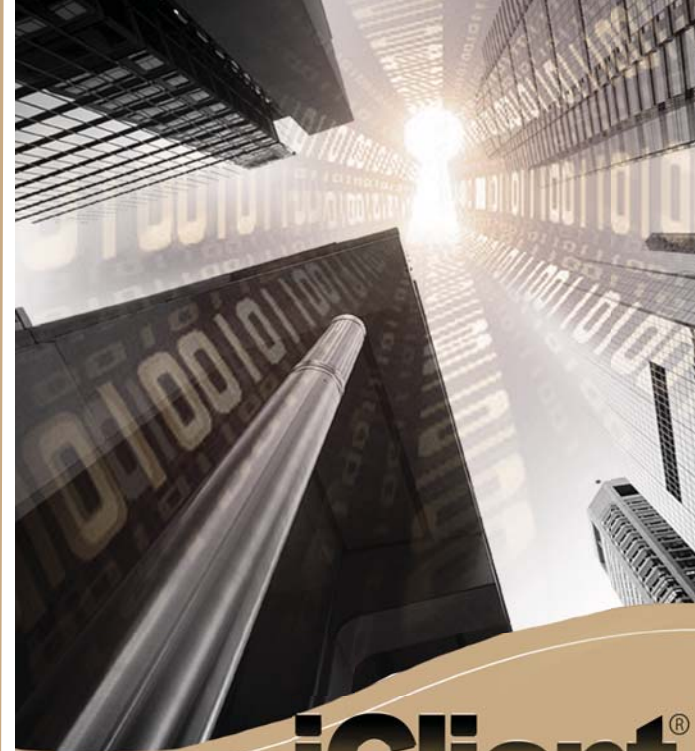
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WNC[™]
Insurance Services, Inc.

Positively.

www.WNCInsuranceServices.com



iClient[®]
Where technology *is* the service.

How To Manage Risk. Now.



WNC[™]
Insurance Services, Inc.

Positively.

Welcome to iClient® by WNC

The *intelligent*, *intuitive* and *interactive* way to manage your loan portfolio's insurance risks right now.



The Promise of iClient®

Through the power of the Internet and WNC technology, you will know which of your loans are uninsured in real time, any time. But more importantly, you will be able to place immediate coverage online – no waiting and no paper forms to fill.

Here's something even better – you don't need to place coverage if we are tracking the insurance status of your loans. Why?

Because when we track your portfolio, we automatically cover your loans to protect you against any potential uninsured losses – no conditions, no worries.

This is the promise of iClient®. This is the guarantee of WNC.

How iClient® Works

When you become a WNC client, the technology of iClient® becomes available to you. Just tell us that you want iClient® and we will set up your protected user account.

Exposure Only

You track your portfolio in-house and WNC provides you with an easy online tool to help you better manage your risks.

- ~~Automatic Coverage~~
- ✓ Quick Quote A Policy
- ✓ Issue A New Policy
- ✓ Cancel A Policy
- ✓ View Transactions
- ✓ Claim Search
- ✓ Download Reports

Full Outsourced Tracking

WNC tracks your portfolio and protects your interests - automatically.

- ✓ Automatic Coverage
- ~~Quick Quote A Policy~~ With WNC monitoring the insurance status of your loans, you eliminate the manual tasks of quoting, issuing or canceling policies. Your loans are automatically covered.
- ~~Issue A New Policy~~
- ~~Cancel A Policy~~
- ✓ View Transactions
- ✓ Claim Search
- ✓ Download Reports

That's all it takes for you to experience how convenient and hassle-free risk management can be.

As you can see in the table above, iClient® gives you the ability to perform the following functions from the convenience of your desktop:

- *Quick Quote A Policy* – when you just want to know how much coverage will cost
- *Issue A New Policy* – when you want to issue coverage immediately
- *Cancel A Policy* – when you need to cancel coverage for whatever reason
- *View Transactions* – when you want to see a summary of policy transactions that include payments received and refunds made
- *Claim Search* – when you need to know the status of an open claim or review the settlement of a claim

- *Download Reports* – when you are ready to view or download specific or custom reports to your desktop

Because technology is only as good as the service and support behind it, your dedicated WNC account executive is just a phone call or an email away – ready to answer your questions and make sure that you are receiving the full benefits of iClient®.

Call Today

Talk to your WNC representative or call our Dallas Business Center at 1-800-798-5522 and ask for Product Administration if you have questions or want to learn more about iClient®.

