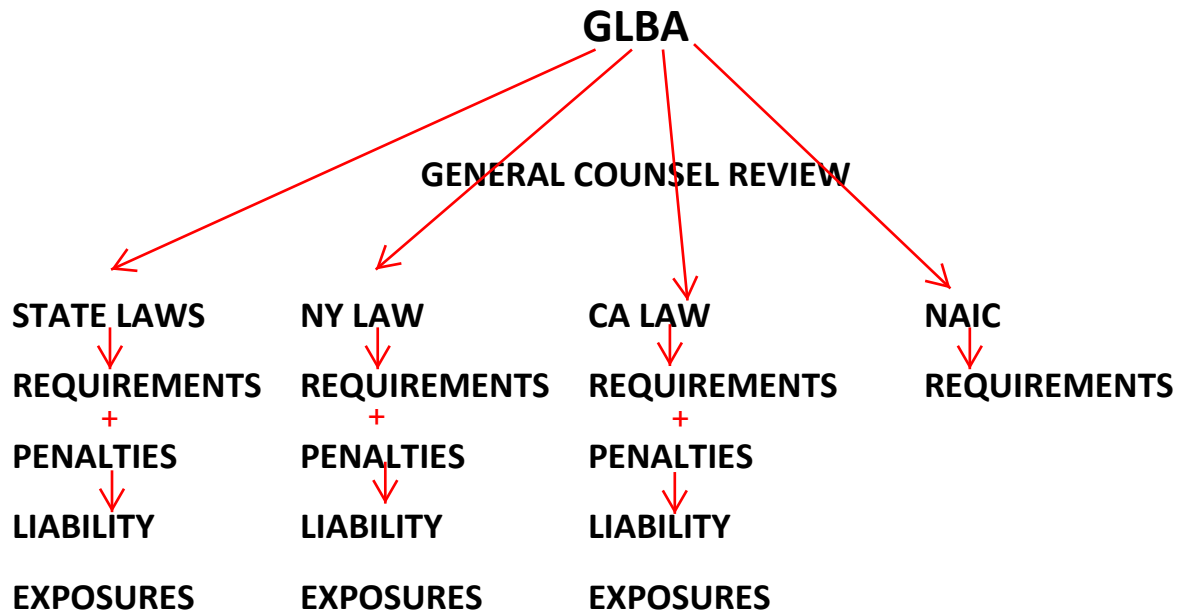


GRAMM-LEACH-BLILEY ACT = GLBA

NON COMPLIANCE = LOSS OF LICENSE
= LOSS OF AGENCY/COMPANY CONTRACTS
= INCREASED LIABILITY



HOW WILL AGENCIES AND COMPANIES ACHIEVE COMPLIANCE?

USE OF CYBER GUIDE 3.0

GUIDES AGENCIES AND COMPANIES COMPLIANCE WITH LAWS

USE OF WISP
IMPLEMENT 12 STEPS
SUBMIT TO CARRIERS
SUBMIT TO STATE DEPARTMENT OF INSURANCE
INSURANCE CARRIERS SUBMIT RESULTS TO STATE

HOW ARE YOU VERIFYING YOUR AGENCY IS IN COMPLIANCE?