

We have developed *a portfolio of products and services to help insurance companies manage their liability risk.*

Executive Summary

Rockwood Programs, Inc. was founded in July of 1996 and is based in Wilmington, Delaware. Rockwood has quickly established itself as a premier provider of marketing services and risk management solutions for insurance companies. Our management team has developed a portfolio of products and services to help insurance companies manage their liability risk.

services

Employment Practices Liability Insurance

Rockwood Programs has pioneered a number of innovative strategies to assist agents and insurers in selling employment practices liability insurance (EPLI). We are the program administrator for Gulf Insurance Group (Travelers), Kemper, and are tribunialized with Lloyds. Some of our marketing and underwriting innovations include:

- **Short form apps** — easiest in the industry
- **Fax on Demand** — 1-888-735-3754 (SEL-EPLI) - tool kit for agents
- **www.rockwoodinsurance.com** quotes on-line
- **ELLA — Employment Labor Law Audit** — A self-administered Risk Management tool
- **TINA Q** — This Is Not A Quote — Quote indications software for the admitted market
- **LLOYD A** — Let Lloyd Offer You Direct Access to London — Quote indications software for E&S Brokers and Wholesalers

Rockwood Programs is ready to work with your team to discuss:

- A stand alone policy for your company
- Rockwood's "Write Your Own" program — your paper 51-100% reinsured by Gulf or Lloyd's. In the past year alone we have helped seven insurers enter the EPLI business
- Customized Solutions — e.g. adding EPLI as an endorsement to GL or BOP as a product differentiator
- Marketing services to ensure your message is delivered effectively

Insurance Agent and Broker Errors and Omissions

Rockwood is the national administrator for a large multi company

life insurance agents E&O program. We have the systems, contacts, and expertise to design tailored solutions for virtually any company's distribution network. Use of Risk Purchasing Groups, master policies and certificates, and experience rating have enabled us to build comprehensive policy forms with rates that are much more competitive than the open market. Your distribution

network benefits through superior policies and group purchasing power. The insurer benefits from increased agent affinity and a first line of defense on all claims. Our E&O team can craft an approach that maximizes participation for all involved. We have the experience to handle the E&O liability needs for the distribution force of any P&C, Life, Health or Long Term Care insurance company.

Compliance and Database Services

As a by-product of our Agents and Brokers Errors and Omissions efforts, we have the capability to provide compliance services to our insurer clients. For a small investment, our team will methodically contact every one of your producers to ensure that they maintain adequate E&O coverage. Depending upon the specifications of the insurer partner, we can obtain hard copies of certificates of insurance and relay results electronically. Compliance services can be expanded to include database work to develop most current fax, e-mail, home address, etc.

Let Rockwood Marketing Services turn your compliance effort into a dynamic marketing asset! The compliance database becomes the "engine" for broadcast fax, fax on demand and intranet/internet instant communications for your marketing department.

Electronic Prospect Manager (E*PMSM)

One of our newest product offerings was designed in partnership with Clicktactics to manage the lead generation process for insurers with field sales agents, franchises, or networks. E*PM is an on-line lead generation and fulfillment system designed to improve the effectiveness and cost efficiency of customer acquisition through direct mail.

Rockwood Programs is the distributor of E*PM to the insurance industry. We are capable of designing both business to consumer and business to business sales strategies.

E*PM delivers a one-stop direct marketing solution to your field force while providing detailed management reports to your sales team. Point and click selecting/ordering, credit card payments, and menu driven letter selection can make even the smallest agent/agency a sophisticated direct marketer. The entire process can be co-branded to reflect your sponsorship.

Insurance Company E&O/D&O

In 1998, Rockwood Programs launched a product named P&C ChoiceSM — The Ultimate Liability package for Insurance Companies. Through a simple, two page application (and most recent convention statement) insurers receive quotes for:

- Stand Alone Insurance Company E&O Liability, and/or
- Stand Alone Insurance Company D&O Liability, and/or
- Combined Insurance Company E&O/D&O Liability with shared aggregate limits.

Other features of the program include: fast service, underwriting flexibility, coverage combination cost savings, and a dedicated expert staff. Our studies indicate that over 70% of insurers do not carry E&O coverage, although the exposure is certain. P&C ChoiceSM provides one of the most comprehensive forms from a leader in Financial Services Liability.

Over 70% of insurers do not carry E&O coverage.

Rockwood Marketing Services

Rockwood Programs, Inc. is a licensed insurance agency in all fifty states. The Rockwood team is expert in the use of direct marketing techniques to augment existing distribution systems. Call on us for:

- Customized primary research when developing new products
- Tele-surveys to end buyer or producer groups
- New product test marketing through our 15,000 producer database
- Brochure and/or marketing communications from an ad agency that **already** speaks "insurance."

TOBAT Capital

TOBAT is a strategic private equity fund focused exclusively on technology companies servicing the insurance industry. Insurance companies investing in TOBAT:

- Have a vehicle to refer the numerous "opportunities" being sent to carriers for evaluation. TOBAT can serve as an "expert" R&D department
- Participate in the equity growth of the fund(s)
- Enjoy preferred status for more substantial equity in individual TOBAT financed investments.

With the TOBAT Funds, insurance companies are not just investors, they are partners!

Executive Protection Coverage

True product differentiation is more than just packaging. EPC is a low-cost disability income product designed to provide funds to keep a business running in the event the chief executive (or owner) becomes ill or disabled. Rockwood has partnered with international reinsurers to market EPC to insurance companies who wish

to differentiate a core product line. Attaching EPC to a book of GL, Comp, BOP, or Professional Liability provides true product differentiation at minimal cost.

Target Markets

Many insurance companies think you can dress up an existing product line and call it a program. At Rockwood, we know better. Ask us about sponsorship opportunities in a soon to be formed Program Administrators Association called Target Markets.

Rockwood Programs Solutions

Does your company have a specialty where other insurance companies could be your distribution partner? Rockwood Programs can help you get your message in front of every P&C and Life company president at a reasonable cost. Under the banner of Rockwood Program Solutions, your message reaches every insurer via a professional, focused, four panel brochure. "Solutions" includes a cover letter, complete fulfillment processing, and can even be expanded to include appointment setting!

solutions

yes We are interested in Rockwood's solutions!

INSURANCE COMPANY: _____

ADDRESS: _____

CITY/STATE/ZIP: _____

PHONE/CONTACT/TITLE: _____

E-MAIL ADDRESS: _____

BEST TIME TO CONTACT: _____

Please mail to the address on the reverse .
If you desire immediate feedback, fax to 302-764-5477.

- Customized EPLI solutions for your firm (example: adding EPLI as an endorsement to GL or Comp).
- Insurance Agent and Broker E&O — development of tailored programs to address the specific needs of your agent/agency network.
- Compliance and Database Services — ensuring your production force carries adequate E&O. Building blast fax and mass e-mail capabilities for your marketing department.
- Electronic Prospect Manager (E*PMSM) — putting the power of the world's most sophisticated direct marketers on to the desktop of your production force.
- P&C Choice — E&O/D&O protection for your company.
- Rockwood Marketing Services — Tele-surveys, new product testing, and marketing communication.
- TOBAT Capital — a strategic private equity fund focused exclusively on technology companies servicing the insurance industry. With the TOBAT funds, insurance companies are not just investors — they are partners!
- Executive Protection Coverage — true product differentiation through packaging of EPC (disability income) with GL, BOP, Comp, or Professional Liability.
- Target Markets — an association built exclusively for program administrators.
- Rockwood Programs Solutions — when you have a product or service where other insurance companies are potential distributors on your behalf.