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**Realtime Creates Insurance eBusiness Solution Built from Its
Innovative Straight Through Processing Software**

March 10, 2007 (Woodridge, IL) – Realtime Solutions Group LLC, the pioneer in straight-through-processing (STP) software and new business processing solutions for life and health insurance, has announced a new solution, Realtime eBusiness™. Realtime’s newest product is built from components of its innovative Realtime STP™, which is the leading solution for new business processing and expert underwriting decisioning for life and health carriers ready to adopt STP.

Realtime eBusiness is designed to address the most critical “pain points” and opportunity areas in a carrier’s existing new business process, such as agent demands for a user-friendly electronic application web portal or the need for more speed and accuracy in new business processing. The solution allows carriers to preserve some legacy systems and/or existing business processes while reducing processing time and cost and increasing competitiveness.

“Carriers looking for ways to remove the inefficiencies, inconsistencies, and time delays in their existing quoting and application processes can quickly and economically implement Realtime eBusiness,” said Gregg Antenen, Realtime’s president. “This solution offers an easy way to begin the automation of traditional new business processing for agents, call centers, or direct-to-consumer sales.”

Realtime eBusiness employs the Internet to transform a manual, paper-based new business process using “wet signatures” into a streamlined electronic application web portal using electronic signatures. The resulting new business processing system increases accuracy; dramatically reduces handling time and costs; and virtually eliminates the time and sales lost due to incomplete, illegible, or incorrect application forms.

Realtime eBusiness uses the sophisticated quote and apply technology from Realtime STP in its New Business Web Portal. This module employs Realtime eApplication software to transform

paper applications into interactive web pages that provide consistent electronic data to begin a traditional or STP workflow. Realtime eApplication contains an optional built-in Quote engine, or it can be easily connected to a carrier's existing quoting technology.

Realtime eApplication is typically bundled with Realtime eSignature to complete the entire submission in one step. Electronic signature options include an electronic pad or pen that delivers a digital facsimile of an applicant's handwritten signature, a point and click signing solution over the Internet, or voice recordings over the telephone in a call center.

In addition, Realtime eBusiness introduces an advanced Automated Application Evaluation module. This innovative technology automates field underwriting by assessing risks before the application goes to underwriting.

"Once the electronic flow of applicant data and risk information begins, it becomes easy to perform rules-based decisioning for a preliminary evaluation of risk," states Antenen. "A simplified example would be a risk 'triage.' In this instance the system can sort applications into categories prior to sending them to underwriting, such as Issue immediately, Deny coverage, and Send to underwriting. The obvious advantage is to reduce the time and costs of having underwriters review every application, especially those that are obviously good risks or obviously bad risks."

The primary component of the Automated Application Evaluation module is third-party verification data from Realtime Data Bureau. This industry-leading solution offers life and health carriers a single connection to multiple data sources to validate applicant information online in real time. The built-in rules-based decisioning engine can perform the risk evaluation.

According to Antenen, "We can deliver one, some, or all of the following data sources to meet a carrier's risk evaluation requirements: medical history from MIB, prescription drug history profiles from Milliman's IntelliScript and Ingenix MedPoint, MVR driving history, and credit history."

Each Realtime eBusiness module offers a tailored solution to meet a carrier's specific needs and is designed to make an existing new business process more productive, competitive, and cost effective. Each module can also be a gateway component into full Realtime STP functionality at a later date.

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About Realtime

Realtime Solutions Group is the pioneer in developing straight-through-processing technology and providing innovative deployment strategies. Realtime STP™ is its industry-leading new business software platform, which is reducing costs and creating competitive advantage for Realtime customers. The Chicago-area company has also created the Realtime Data Bureau for online access to application verification information in real time. For more information about Realtime and its products and services, please visit its web site at <http://www.RealtimeSG.com>

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