

DESCRIPTION OF SERVICES

National Advertising Rates

Platinum National Account

\$7,999.00 6 Month term

Insertion into the top rotating banner on every page of the website 640 x 120 (Banner provided by client)
Box Banner 175 X 70 on every page of the website (Banner provided by client)
Certification Status (Vendor must sign Certification Requirements Affidavit)
Platinum Sponsor in Monthly Newsletter 1 Article per 6 Month term and Name and Link on all pages
A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each
Five star rating (out of 5 stars – will always be listed over all other star ratings)
Logo 200 X 80 (Art provided by client)
Listing in business relevant categories*

Gold National Accounts

\$2,499.00 6 Month term

Rotating banner ad in every search driven page of the website 520 x 120 (limited to 10 customers) (design provided by client)
Stagnant text link in every search driven page of website (must link to email or url)
Certification Status (Vendor must sign Certification Requirements Affidavit)
Gold Sponsor in Monthly Newsletter 1 Article per 6 Month term and Name and Link on all pages
A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each
Four star rating (out of 5 stars - will always be listed over all other lower star ratings)
Logo 200 X 80 (Art provided by client)
Listing in business relevant categories*

Silver National Sponsorship

\$1,699.00 6 Month term

Gold Sponsor in Monthly Newsletter (1st issue May 2005)
A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each
Certification Status (Vendor must sign Certification Requirements Affidavit)
Four star rating (out of 5 stars - will always be listed over all other lower star ratings)
Logo 200 X 80 (Art provided by client)
Listing in business relevant categories*

***Category** – Segment of Business Industry, as of November 11th, 2005 all Categories will be listed as federal SIC codes. Although a company may select an SIC code that they are not currently listed as with the SIC additional documentation may be required. Furthermore not all SIC codes that the business is listed under will be listed with our services. Adjusters Reference Manual will have sole discretion on what SIC codes will be listed.

** **Introductory Email** – Email text to be provided by the Advertiser and must be approved by Adjusters Reference Manual. Date that email will be sent is at the sole discretion of A.R.M. and will abide by our privacy policy and state, federal, and international spam laws.

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State Advertising Rates

<p>Gold State Accounts</p> <p>Stagnant Banner ad on State Category page (Design provided by client) with one A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each; OR Similar Local listing in up to 10 states without banner</p> <p>Certification Status (Vendor must sign Certification Requirements Affidavit)</p> <p>Four star rating (out of 5 stars – will always be listed over all other lower star ratings)</p> <p>Logo 200 X 80 (Art provided by client)</p> <p>Listing in business relevant categories*</p> <p>City listing (for local searching) cities must be provided by client in comma delimited format</p>	<p><i>\$1,299.00 6 Month term</i></p>
<p>Silver State Accounts</p> <p>A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each in up to 3 states</p> <p>Certification Status (Vendor must sign Certification Requirements Affidavit)</p> <p>Three star rating (out of 5 stars – will always be listed over all other lower star ratings)</p> <p>Logo 200 X 80 (Art provided by client)</p> <p>Listing in business relevant categories*</p> <p>City listing (for local searching) cities must be provided by client in comma delimited format</p>	<p><i>\$799.00 6 Month term</i></p>
<p>Standard State Plus Account</p> <p>A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each in 1 state</p> <p>Two star rating (out of 5 stars – will always be listed over all other lower star ratings)</p> <p>Certification Status (Vendor must sign Certification Requirements Affidavit)</p> <p>Listing in business relevant categories*</p> <p>Logo 200 X 80 (Art provided by client)</p> <p>City listing (for local searching) cities must be provided by client in comma delimited format</p>	<p><i>\$599.00 6 Month Term</i></p>
<p>Standard State Accounts</p> <p>A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each in 1 state</p> <p>Certification Status (Vendor must sign Certification Requirements Affidavit)</p> <p>Two star rating (out of 5 stars – will always be listed over all other lower star ratings)</p> <p>Listing in business relevant categories*</p> <p>City listing (for local searching) cities must be provided by client in comma delimited format</p>	<p><i>\$399.00 6 Month Term</i></p>

***Category** – Segment of Business Industry, as of November 11th, 2005 all Categories will be listed as federal SIC codes. Although a company may select an SIC code that they are not currently listed as with the SIC additional documentation may be required. Furthermore not all SIC codes that the business is listed under will be listed with our services. Adjusters Reference Manual will have sole discretion on what SIC codes will be listed.

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Local and Miscellaenous Advertising Rates And Services

Local Listing (This is free for Adjusters)**\$199.00 6 Month term**

A Listing including Name, Address, Phone and Fax Number and 3 lines of text up to 80 characters each
One Star Rating (out of 5 stars)
Listing in business relevant categories*
Website and/or email link included in the listing
Certification Status (Vendor must sign Certification Requirements Affidavit)

Star Rating**\$99.00 6 Month term**

The star rating indicates the order in which advertisers will be listed in a given state. The higher the star rating the higher up your company will be listed. A maximum of one star can be added to any listing assuming Vendor meets the certification requirements for the next level.

State Fixed Banner Ad Only (no listing)**\$599.00 6 Month Term**

A Stagnant Banner ad 520 x 120 located after the regular listings on any choose a state area. Order of Banner ads is directly related to length of time an advertiser has been listed (ie: The banner ad with most seniority is listed first, if for any reason that advertiser does not renew their listing the next banner in order will move up. If at a later time that company decides to re-list they will start back at the bottom of the list)

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**** Introductory Email** – Email text to be provided by the Advrtisor and must be approved by Adjusters Reference Manual. Date that email will be sent is at the sole discretion of A.R.M. and will abide by our privacy policy and state, federal, and international spam laws.

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Vendor – Any company engaged in servicing or providing products for the Insurance Claims industry or their affiliate businesses.

Listing – A text listing within our database that is searchable through our unique search engine, generally is searched by state listed and category.

Category – Segment of Business Industry, as of November 11th, 2005 all Categories will be listed as federal SIC codes. Although a company may select an SIC code that they are not currently listed as with the SIC additional documentation may be required. Furthermore not all SIC codes that the business is listed under will be listed with our services. Adjusters Reference Manual will have sole discretion on what SIC codes will be listed.

Advertiser – (Includes definition of Vendor) Any company listed with Adjusters Reference Manual, it's website www.armanual.com, or any subsequent service of Adjusters Reference Manual.

Sponsor - (Includes definition of Advertiser) any company who's advertisement or article will appear in a supplemental marketing piece such as online newsletter, banners, events and or any other extra marketing done at the sole discretion of Adjusters Reference Manual.

Introductory Email – Email text to be provided by the Advertiser and must be approved by Adjusters Reference Manual. Date that email will be sent is at the sole discretion of A.R.M. and will abide by our privacy policy and state, federal, and international spam laws.

Fixed Banner Ad – A digital advertisement to be located in a specific area of the website to be determined by the webmaster based on Package Purchased. Unless otherwise stated the artwork must be provided by the Advertiser in .gif or .jpg format.

Rotating Banner Ad – A digital advertisement that will be located within a rotating area with other Banner Ads. The order of the rotation is completely random. Unless otherwise stated the artwork must be provided by the Advertiser in .gif or .jpg format.

Box Banner Ad – A small banner ad (typically 175 x 70 pixels) located in a fixed position determined by webmaster and package purchased by Advertiser. Unless otherwise stated the artwork must be provided by the Advertiser in .gif or .jpg format.

Star Rating – This is a rating that will appear next to the Advertiser's name in any sponsored listing. The rating can be from one to five star and Advertiser may only purchase one additional star rating over what their listing includes and must qualify for that star rating per the Service Provider Certification Requirements.

Logo – A small digital advertisement (200 x 80) that will be included with the Advertisers Listing. The design of the logo must be approved by the webmaster and must fit within the size constraints of the listing. Unless otherwise stated the artwork must be provided by the Advertiser in .gif or .jpg format.

Online Newsletter – An Online Newsletter will be offered to Adjusters, Insurance Companies, Affiliated Associations, Vendors, and Advertisers with Adjusters Reference Manual on a regular* basis. This newsletter will be distributed by email to the above on or about the 10th as content allows. (Note* A.R.M. reserves the right to cancell a monthly newsletter for any reason).