

NOBL SERVICES™					
How NOBL SERVICES Compare with Current Agency Management Systems					
NOBL SERVICES vs. Applied Systems and AMS					
			NOBL	Applied Systems	AMS
A	Premium Financial Management				
	Statement of Premium Receipts and Disbursements				
	Each Policy		Y	N	N
	Each Insurance Company		Y	N	N
	Agency		Y	N	N
	Trust Account Balance Sheet				
	Each Policy		Y	N	N
	Each Insurance Company		Y	N	N
	Agency		Y	N	N
	Trust Account Cash Solvency Analysis				
	Each Policy		Y	N	N
	Each Insurance Company		Y	N	N
	Agency		Y	N	N
	Trust Account "Current" Solvency Analysis				
	Each Policy		Y	N	N
	Each Insurance Company		Y	N	N
	Agency		Y	N	N
	Premium Float Analysis		Y	N	N
	Statement of Trust Funds Beneficiaries		Y	N	N
	Audit Trails of Ledger Accounts				
	Each Policy		Y	L	L
	Each Insurance Company		Y	L	L
	Agency		Y	L	L
	Manual Journal Entries in the Ledger		N	Y	Y
Y	Yes, Indicates the system performs the specified function				
N	No, Indicates the system does not perform the specified function				
L	Indicates the system performs "Limited" functions. For example,				
	financed premium management is limited to just creating some records. Or, Co. statement				
	reconciliation is only partially automated; most of co. remittance process is manually carried out.				
NOTE:					
	Applied Systems and AMS are trade marks of Applied Systems and AMS companies.				

B	Production Management					
			NOBL	Applied Systems	AMS	
	Production Reporting					
	Book of Business (Premium Sales)	Y	Y	Y		
	Production (Premium, Tax & Fees)	Y	Y	Y		
	Co. Tax & Fees	Y	Y	Y		
	Agency Commission & Fees	Y	Y	Y		
	Producer Commission (and Fees)	Y	Y	Y		
	Premium Receipts Reporting (last 12 months)					
	Statement of Premium Receipts	Y	L	L		
	Summary of Premium Receipts	Y	L	L		
	Receipts Analysis (Dn Pmts, Installments, Endorsements...)	Y	N	N		
	Outstanding Receivables	Y	Y	Y		
	Outstanding Commission Income	Y	N	N		
	Receivables Projection (next 12 months)	Y	N	N		
	Commission Income Projections (next 12 months)	Y	N	N		
	Agency Producer Commission & Fees (Paid Items)	Y	Y	Y		
	Agency Producer Commission & Fees (Based on Sales)	Y	N	N		
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C Operations Management				Applied	
Types of Premium Transactions		NOBL		Systems	AMS
	Annual Premiums	Y		Y	Y
	Installment Premiums	Y		Y	Y
	Financed Premiums to Agency	Y		L	L
	Financed Premiums to Co.	Y		L	L
	Interim Audits	Y		L	L
	Final Audits	Y		L	L
	Endorsements	Y		Y	Y
	Short Payments	Y		L	L
	NSF Checks	Y		L	L
Premium Billing					
	Premium schedule	Y		Y	Y
	Change premium schedule	Y		L	L
	Generate billing	Y		Y	Y
	Automatic Follow up on Delinquent Payments	Y		N	N
	Manual Invoice Follow up	-		Y	Y
	Earned Premium Liability Protection	Y		N	N
	Prevents Payment Delinquencies	Y		N	N
Bank Deposits					
	Automatic Bank Deposit Procedure	Y		N	N
	Manual Bank Deposit Procedure	-		Y	Y
	Bank Deposits Posted to Policy Records	Y		N	N
	Bank Deposit History	Y		L	L
	Tracking Bank Deposits at Policy Level	Y		N	N
	Accounting Records	Y		Y	Y
Commission Transfer to Operating Account					
	Earned Commission Reporting	Y		L	N
	Commission Bank Transfer Records	Y		Y	Y
	Commission Transfer Controls	Y		N	N
	Commission Transfer Posted to Policy Record	Y		N	N
	Commission Transfer History (Policy Level)	Y		N	N
	Commission Transfer Accounting Records	Y		N	N
Co. Remittance					
	Co. Statement Premium Records	Y		N	N
	Co. Statement Automatic Reconciliation	Y		L	L
	Co. Remittance Automatic Check Voucher	Y		L	L
	Co. Remittance Check Posted to Policy Record	Y		L	L
	Co. Remittance Tracking at Policy Level	Y		L	L
	Co. Remittance Controls	Y		N	N
	Co. Remittance Complete Accounting	Y		L	L
Return Premium (RP)					
	Automatic Calculation and Posting to Policy Record	Y		N	N
	Complete Accounting of Refunds and Reimbursements	Y		N	N
	Automatic RP Credit & Refund Process	Y		N	N
	Automatic RP Offset Process	Y		N	N
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