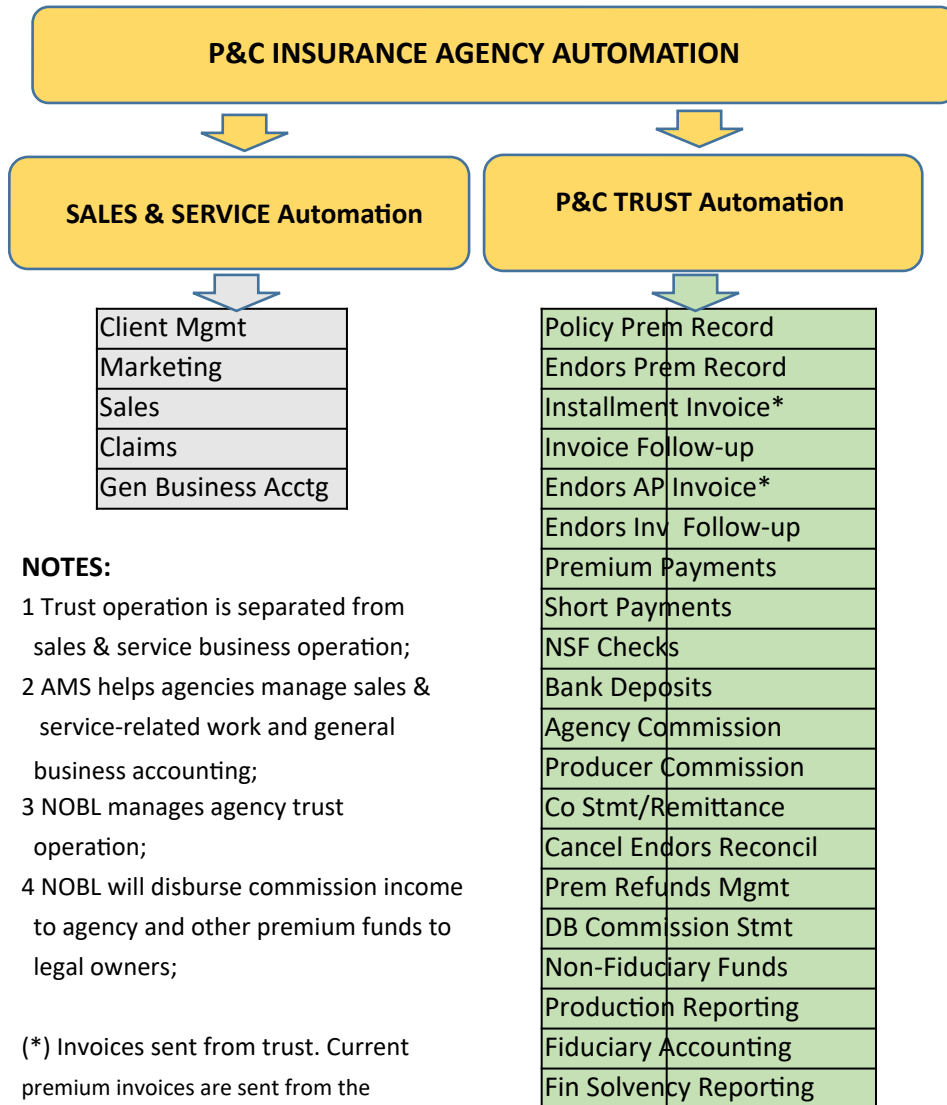




NOTES:

- 1 Trust operation is separated from sales & service business operation;
- 2 AMS helps agencies manage sales & service-related work and general business accounting;
- 3 NOBL manages agency trust operation;
- 4 NOBL will disburse commission income to agency and other premium funds to legal owners;

(*) Invoices sent from trust. Current premium invoices are sent from the agency business account

Color Legend

	Full automation using AMS products
	Performed by agency
	Full Automation using NOBL. Performed by agency or outsourcing partners

Abbreviations

Prem	Premium
Endors	Endorsement
Inv	Invoice
Stmt	Statement
Cancel	Cancellation
Reconcil	Reconciliation
Fin	Financial
DB	Direct Bill

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