

Announcing a Breakthrough – NOBL Trust Account Management Services

- *Avoid "The Seven Deadly Sins of Trust Account Management"*
- *Gain competitive advantage*
- *Secure trust assets*



Paulmar Group[™]

Trust Account Management Service

Trust Account Services for Improved Agency Operations

PAULMAR GROUP delivers efficient, profitable and safe insurance trust account management service!

The PAULMAR GROUP's Added Value

Using an outsourced service in a commercial property and casualty agency will:

Add market advantage over "do-it-yourself" agencies

Manage premium dollars profitably

Provide complete transparency

Lower administration and training costs

Guarantee continuous compliance

Remove trust account management complexity

Increase field sales time for producers

7 Deadly Sins of Insurance Trust Account Management

1. Low profitability
2. Infrequent monitoring and control of trust account solvency
3. Violations of fiduciary obligations
4. Lack of control over commission income transfer to the operating account
5. Violations of the Insurance or Tax Codes - NON COMPLIANCE
6. Mismanagement of Direct Bill commissions
7. Mismanagement of return premiums, credit and refunds



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Test Agency 5
Monthly Statement of Agency Commission & Fees
Period: February 22, 2007 to July 31, 2008
By Account

Printed: 07/01/2008 Page: 1

Policy No. Account No.	Client Name	City	Item	Date	Commission Receivable	Commission Earned	Commission Lost	Commission Transferred	Commission Reimbursed
101*1 / GL 214667	Max's Auto Repair	GL	On Pre	02/24/2007	170.00	-	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	On Pre	03/11/2007	-	70.00	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	On Pre	05/23/2007	-	-	-	70.00	-
101*1 / GL 214667	Max's Auto Repair	GL	Inst 1	06/21/2007	10.00	-	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	Inst 1	06/21/2007	-	10.00	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	Inst 2	06/21/2007	10.00	-	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	Inst 2	06/21/2007	-	10.00	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	NSF	06/30/2007	10.00	-	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	NSF	07/30/2007	-	-	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	NSF	07/30/2007	-	10.00	-	-	-
101*1 / GL 214667	Max's Auto Repair	GL	AT	11/18/2007	-	-	-	100.00	-
...	...	...	...	...	260.00	190.00	(10.00)	170.00	0.00
101*2 / GAR 238642	Max's Auto Repair	GAR	On Pre	02/24/2007	260.00	-	-	-	-
101*2 / GAR 238642	Max's Auto Repair	GAR	On Pre	11/18/2007	-	260.00	-	-	-
101*2 / GAR 238642	Max's Auto Repair	GAR	On Pre	11/18/2007	-	-	-	260.00	-
101*2 / GAR 238642	Max's Auto Repair	GAR	E1	11/18/2007	-	-	(20.00)	-	-
...	...	...	...	...	260.00	260.00	(20.00)	260.00	0.00
102*1 / GL 238234	Sally's Flowers	GL	On Pre	02/22/2007	-	170.00	-	-	-
102*1 / GL 238234	Sally's Flowers	GL	Forward	02/22/2007	170.00	-	-	-	-
102*1 / GL 238234	Sally's Flowers	GL	Forward	02/22/2007	80.00	-	-	-	-
102*1 / GL 238234	Sally's Flowers	GL	Forward	02/22/2007	-	80.00	-	-	-
102*1 / GL 238234	Sally's Flowers	GL	On Pre	05/23/2007	-	-	-	170.00	-
102*1 / GL 238234	Sally's Flowers	GL	Forward	05/23/2007	-	-	-	80.00	-
102*1 / GL 238234	Sally's Flowers	GL	E1	02/16/2008	-	-	(30.00)	-	-
...	...	...	...	...	260.00	260.00	(30.00)	260.00	0.00
102*1 / FI 1387	Sally's Flowers	FIRE	On Pre	02/22/2007	260.00	-	-	-	-
102*1 / FI 1387	Sally's Flowers	FIRE	On Pre	02/22/2007	-	260.00	-	-	-
102*1 / FI 1387	Sally's Flowers	FIRE	On Pre	05/23/2007	-	-	-	260.00	-
102*1 / FI 1387	Sally's Flowers	FIRE	E1	02/16/2008	-	-	(30.00)	-	-
...	...	...	...	...	260.00	260.00	(30.00)	260.00	0.00

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Sample Paulmar Reports

Test Agency 2
ACCOUNT COMMISSION DETAIL Page: 1

Printed: 07/01/2008

Account Information	Account Status	Active
Account No. 101*1	Audit Basis No Audits	(949) 380-4880
Broker No. 111 WER	Work Phone	(949) 309-8891
Client Address 21953 Lake Forest Lake Forest CA 92630	Home Phone	
	Fax	
Policy No. GL 214667	Insurance Co. General Liability	
Producer Earl Harper	Commission & Fees	\$290.00
	Earned Commission	\$170.00
	Commission Transferred	\$170.00
	Commission Reimbursement	.00
Total Premium		\$1,630.00
Total Payments		\$500.00

II. Installation Data	Am't Due	Am't Paid	Earned	Transf.	Trans No.	Trans Date	Confirm
# 1	Due Date 02/22/2007	Am't Paid 400.00	Earned 70.00	Transf. 70.00	16	07/02/2007	A1222
04	02/22/2007	117.00	-	-	-	-	-
1	04/22/2007	117.00	-	-	-	-	-
2	04/22/2007	117.00	-	-	-	-	-
3	05/22/2007	117.00	-	-	-	-	-
4	06/22/2007	117.00	-	-	-	-	-
5	07/22/2007	117.00	-	-	-	-	-
6	08/22/2007	117.00	-	-	-	-	-
7	09/22/2007	117.00	-	-	-	-	-
8	10/22/2007	117.00	-	-	-	-	-
9	11/22/2007	117.00	-	-	-	-	-
ED1	05/16/2007	80.00	-	-	-	-	-

III. Additional Data	Am't Due	Am't Paid	Earned	Transf.	Trans No.	Trans Date	Confirm
# 1	Due Date 04/13/2007	Am't Paid 100.00	Earned 100.00	Transf. 100.00	16	07/02/2007	A1222
Short	04/13/2007	100.00	100.00	100.00	-	-	-

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Test Agency 2
PREMIUM DETAIL

Account No. 101*1
Client Name Max's Auto Repair
Policy No. GL 214667
Policy Inception 02/22/2007
Printed 06/30/2008

I. Gross Premium	
Premium	
Policy Tax	75.00
Policy Fee	50.00
Suspension Fee	25.00
Other Co. Fees	.00
Total Co. Tax & Fees	150.00
Broker Fee	100.00
Technology Fee	50.00
Other Agency Fees	.00
Total Agency Fees	150.00
Total Tax & Fees	
Total Premium	
II. Premium Distribution	
Net Premium	990.00
Co. Tax & Fees	150.00
Outside Broker Commission	.00
Broker Fee - Outside Broker Share	.00
Net Premium	
Agency Commission	110.00
Broker Fee - Agency Share	100.00
Technology Fee	50.00
Other Agency Fees	.00
Agency Commission & Fees	
Total Premium	
III. Producer Commission	
Commission	20.0%
Fees	20.0%
Commission & Fees	52.00
Agency Net Comm & Fees	
Agency Net Comm & Fees	260.00
Find / Referral Fee	(30.00)
Net	230.00

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Trust Account Management is Critical

Sales

- Put your sales personnel on the front lines, not in the back office.

Service

- Give your CSRs the freedom to actually service your customers, not manage receivables.

Cash Flow

- Meet mandated premium financial solvency requirements.
- Pay debts when due.
- Extract and transfer agency commissions in a timely manner.
- Remit carrier net premiums when due.
- Refund returned premiums upon receipt of carrier credit.
- Avoid compliance trouble with Insurance Code or Tax Code.

Profits

- Properly managed trust accounts become profit centers.
- Managing premium trust accounts can near-double profits without sales increases.

PAULMAR State-of-the-Art Communications

We use information technology that has been in the making for a decade. No other company has technology that matches PAULMAR. Our system is accountable for monthly communications in black and white:

- Agency-billed premium management reporting
- Direct-billed commission management reporting
- Agency commission and fees management reporting
- Agency producer commission and fees reporting

Continuing Education Classes for Greater Trust Account Implementation

The PAULMAR GROUP offers two Department of Insurance approved continuing education classes. This is the first time ever that trust account management classes are being offered within the P&C brokerage industry:

- Insurance fiduciary duty
- Trust account financial solvency management

Topics covered are insurance broker fiduciary capacity, authority and fiduciary obligations, penalties for violations.

NOBI

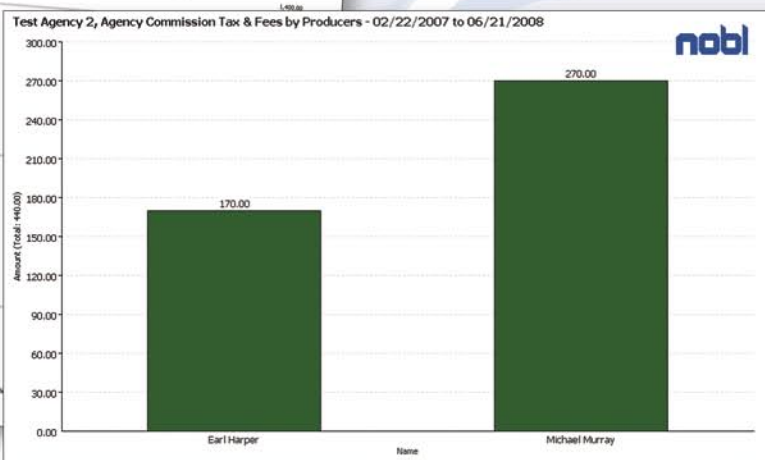
Account No. 10012
Client Name: Paulmar Auto Broker
Policy No. GAR 238472
Policy Description: 02/22/2007 to 06/21/2008

Return Premium Detail

Insurance Company: California Insurance Company
General Agent/Broker: National Agents of America

I. Premium

Transmitted Premium, Tax & Fees		
Endorsement AP	1,400.00	
Endorsement AP	0.00	
Excess Premium	(20.00)	
Premiums Due Insured		1,380.00
Down Payment		
Installments		
Avails	1,400.00	
Prepaid Premium	0.00	
Direct Reimbursement	0.00	
Endorsement AP	0.00	
Short Payments	0.00	
NSP Checks	0.00	
Total Payments	0.00	
Return Premium to Insured / Finance Co.	0.00	
II. Net Premium		1,380.00
Transmitted Net Premium, Tax & Fees		
Endorsement AP		
Endorsement AP		
Excess Premium		
Premium Reimbursement		
Down Payment		
Installments		
Avails		
Prepaid Premium		
Endorsement AP		
Endorsement AP		
Total Premium Reimbursement		
Return Net Premium Reimbursement (Positive)		
III. Commission		
Transmitted Commission & Fees		
Endorsement AP		
Endorsement AP		
Excess Commission		
Commission Transfer		
Down Payment		
Installments		
Avails		
Prepaid Premium		
Endorsement AP		
Endorsement AP		
Total Commission Transfer		
Return Commission Reimbursement (Positive)		
IV. Summary of Return Premium Reimbursement		
Return Premium Refund		
- Due to Insured		
- Due to Finance Company		
- Premium Refunded		
- Unidentified Premium		
- Premium Credit		
- Premium Offset		



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Continuing
Education Credits*

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PAULMAR GROUP does not compete with any current agency management products such as AMS or Applied Systems.



Trust Account Management Service

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Put your Trust in us!

*Paulmar Group LLC guarantees that your agency insurance trust account will be solvent and compliant with all applicable laws. All financial reports generated by Paulmar Group will be flawlessly accurate and free of errors. Additionally, your agency can experience increased profitability if all Paulmar procedures are consistently and accurately applied. Paulmar Group cannot be responsible for erroneous input data supplied by our customers.