



The first truly internet-based premium finance company offering online point of sales quoting, online account status, online reporting and graphing and online payment options for IMMS members.

www.gotoPremiumFinance.com

gotoPremiumFinance.com - Microsoft Internet Explorer

File Edit View Favorites Tools Help

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Address <http://www.gotopremiumfinance.com/> Go

gotoPremiumFinance.com Your Online Premium Finance Solution

Quick Setup Online Quoting Quoting Software Account Viewing Branding Check By Web TAM Integration

Benefits

Apply Now!

FAQ

Contact Us

Home

Access Your Information Online

Account Information

Online Quoting

Outstanding customer service and technology is the key to one's survival. Consolidating multiple policies on one bill simplifies your customer's insurance. Providing the means to pay for premiums upfront improves their cash flow. The process is further simplified for both the agent and the insured through **gotoPremiumFinance.com** because quoting, verifying account status and making a payment can all be accomplished via the Internet. **The end result is less work for you and easy account access for your insured.**

Correctly utilized, financing premiums at the point of sale can help you close more sales... isn't that what your business is all about? Whether you're a **retail broker, managing general agent or insurance company**, **gotoPremiumFinance.com** provides you the necessary tools to be successful.

21820 Burbank Blvd, Suite 300
Woodland Hills, CA 91367
(888) 875-4000
information@gotoPremiumFinance.com

gotoPremiumFinance.com is changing the way **IMMS** members use premium financing

What makes us so different?

- *Internet Quoting*
- *Integrated Quoting Applications (Applied/AMS) – No Additional Keystrokes!*
- *Internet Account Viewing*
- *Internet Graphical Reporting*
- *On-line Pre-Cancellation Holds by your Agency*
- *Flexible Revenue Sharing Options that you control*
- *On-Line Payment Options for you and your insureds*
- *“Private Label” a finance company name for company*
- *Electronic Transfer of funds to your account*





- ✓ Consolidate multiple policies on one bill
- ✓ Improve cash flow and investment income
- ✓ Utilize the latest in Internet technology to help complete the transaction process
- ✓ *Derive fee income for the hard work you place into acquiring those new deals*

Premium financing provides you these benefits and so much more. You now have the opportunity to find a permanent home for your insurance premiums that need to be conveniently billed. This premium finance program utilizes all of the technology we offer the marketplace and combines it with our impeccable service center to provide you an unbeatable program.

Correctly utilized, financing premiums at the point of sale can help close more sales. Whether you're a **retail broker, managing general agent or insurance company**, gotoPremiumFinance.com provides you the necessary tools to be successful.

The billing process is further simplified for the agent, insured and the carrier through gotoPremiumFinance.com because quoting, verifying account status and making a payment can all be accomplished via the Internet. The end result is less work for everyone involved. Ease of use is no longer an empty promise!



Our Industry Leading Products & Services

ONLINE QUOTING

Quote your customer a monthly payment amount over the web...NOW! With Quotes-in-View from gotopremiumfinance.com you have the power to quote and print premium finance transactions over the web instantly. Shortly after set up we provide your company with a secure username and password and you're ready to quote and print finance agreements right from your web browser.

The screenshot shows the 'Quotes-in-View.net' web application in a Microsoft Internet Explorer browser. The page title is 'Quotes-in-View.net - Microsoft Internet Explorer'. The address bar shows the URL: http://gpf.quotes-in-view.com/body_policy_detail.aspx?POLICY_SEQUENCE=1&SaveTarget=body_policy_list.aspx&CancelTarget=body_policy_list.aspx. The page features the 'gotopremiumfinance.com' logo and a navigation menu with options like 'Accounts-In-View', 'Start', 'Borrower Info', 'Policy Info', 'Quote Results', 'Reports', and 'Administration'. The main content area is titled 'Policy Information' and includes a 'Quote Number: 7175' and 'Insured: Test Insurance'. The form contains fields for 'Policy Seq' (1), 'Policy Number' (ITBI), 'Effective Date' (3/19/2003), 'Carrier' (Ace American Insurance Company), 'Coverage' (General Liability (No Trucking)), 'Term' (12), 'Premium' (10000.00), 'Cancel Days' (10), 'Fin Taxes/Fees' (0.00), and 'Earned Taxes/Fees' (0.00). There are also 'Clear' buttons for each input field.

INTERNET QUOTING FOR YOUR AGENCY:
 No rate disks or sales visits are required. Just point, click and print the finance agreement.

The screenshot shows an Acrobat Reader window displaying a PDF document titled 'COMMERCIAL PREMIUM FINANCE AGREEMENT AND DISCLOSURE STATEMENT'. The document is from 'FIRST Insurance Funding Corp. dba gotopremiumfinance.com'. It includes contact information for the insurer and agent, and a table of financial details. The table lists items such as Total Premium (\$1,194.08), Cash Down Payment Required (\$417.64), Unpaid Premium Balance (\$776.44), and an Annual Percentage Rate of 24.000%. A payment schedule table shows 9 payments starting on 05/22/2002 with a monthly amount of 95.43. The document also includes a prepayment section and a late payment section.

Item	Description	Amount
A	Total Premium	\$ 1,194.08
B	Cash Down Payment Required	\$ 417.64
C	Unpaid Premium Balance	\$ 776.44
D	Documentary Stamp Tax (only applicable in Florida)	\$ 2.80
E	Amount Financed (The amount of credit provided on your behalf)	\$ 779.24
F	FINANCE CHARGE (Dollar amount credit will cost you)	\$ 79.63
G	Total of Payments (Amount you will have paid after making all scheduled payments)	\$ 858.87
ANNUAL PERCENTAGE RATE (Cost of your credit figured as a yearly rate)		24.000 %

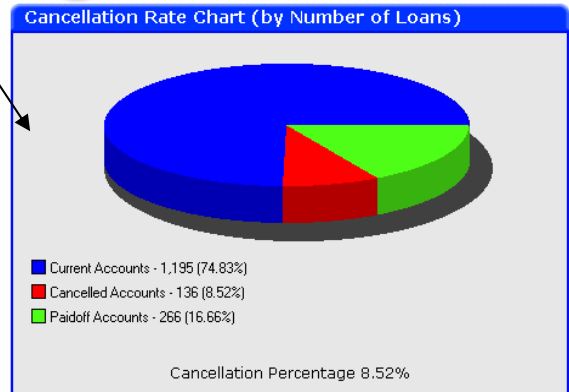
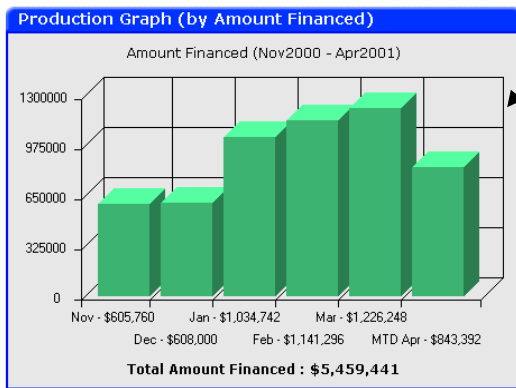
Number of Payments	Payments are due Monthly	Amount of Each Payment
9	Beginning 05/22/2002	95.43



ONLINE ACCOUNT STATUS AND REPORTING

With Accounts-in-View from gotoPremiumFinance.com you can view payments and due dates, cancellation status, policy information, and check on the funding of policy premiums. You can also run a report of accounts up for cancellation and a report of new business that has been booked in a given time frame. It's all available at your fingertips with no hassles.

VALUABLE REPORTING VIA THE INTERNET
 Get timely and accurate reports in pie chart and bar graph format.
 These include new business production and cancellation percentage.



ONLINE PAYMENTS WITH Check by Web

This service helps you and your insureds prevent costly cancellations and rewrites. If you use Check-by-Fax, simply attach the insured's check or your check to our Check-by-Fax transmittal sheet, fax it to us and we process the insureds payment...done! If you're on the web, simply enter your check information and submit your payment to us on-line.

The image shows two screenshots of the Accounts-in-View.net website. The top screenshot displays the 'Search Options' page, which includes a 'Simple Search' section with an 'Account Number' input field and a 'Search' button, and a 'Power Search' section with a dropdown for 'Insured's Name', a 'Search String' input field, and a 'Search' button. The bottom screenshot shows the 'Account Summary' page for account ABC-001346, listing details such as 'Insured Name: Johnsons Tree Service', 'Next Payment Due On: 7/4/2001', 'Current Amount Due: \$165.84', and 'Current Loan Status: PAST DUE'. A yellow callout box with the text 'PAY-BY-WEB SERVICE Helps prevent costly cancellations and rewrites for your agency and the insured.' points to a green button labeled 'Make a payment online from your Checking Account' on the account summary page. A black arrow also points from the 'Search String' input field in the top screenshot to the 'Make a payment...' button in the bottom screenshot.

PAY-BY-WEB SERVICE
Helps prevent costly cancellations and rewrites for your agency and the insured.

Account Number	ABC-001346
Insured Name	Johnsons Tree Service
Next Payment Due On	7/4/2001
Current Amount Due	\$165.84
Last Transaction Date	06/13/2001
Last Transaction Amount	\$8.29
Installments Made	4
Installments Remaining	5
Loan Balance Remaining	\$629.20
Current Loan Status	PAST DUE

[Make a payment online from your Checking Account](#)

Check by Web Service provided by Payment Processing Services



ON-LINE CANCELLATION HOLD FEATURE FOR AGENTS

Our online cancellation hold feature will also help you avoid pending cancellations and costly rewrites.

Only agents are allowed the option to put a specific account on hold to prevent a cancellation from occurring. We provide you, our agent this feature so that you will use this only when absolutely necessary, i.e. the insured forgot to make a payment and is bringing the payment by your office today, or you collected their past due installment or anything that would indicate the payment will be in our hands within the next few days. We give you option to hold the cancellation for up to **5 days**.

The screenshot displays the Accounts-in-View.net website in a Microsoft Internet Explorer browser. The main content area shows account details for a policy. A table lists the following information:

Next Payment Due On	08/22/2003
Current Amount Due	\$408.97
Last Transaction Date	07/30/2003
Last Transaction Amount	\$408.97
Installments Made	6
Installments Remaining	3
Loan Balance Remaining	\$1,226.91
Current Loan Status	PAST DUE

Below the table, a note states: *** This data is current as of 17:29:04 26 AUG 2003**

There are two main action links on the page:

- [Make a payment online from your Checking Account](#)
- [Place a hold on the cancellation for this account](#)

The 'Place a hold on the cancellation for this account' link is highlighted with a red stop sign icon. An arrow points from this link to a modal window titled 'Hold Cancellation'.

The 'Hold Cancellation' modal window contains the following fields:

- Account Number: GPF-
- Insured Name: PAINTING
- Current Amount Due: 408.97
- Cancel Date: 9/11/2003
- New Hold Cancel Date: A dropdown menu is open, showing dates from 9/12/2003 to 9/16/2003.

There are 'Save' and 'Cancel' buttons at the bottom of the modal window.

CONVENIENT FUNDING

Funding is available via Automated Clearing House (ACH) or by check. If your agency is set-up for ACH funding, you will automatically receive an email or fax (your choice) detailing all accounts that were funded for a specific date. This allows your accounting department to easily note which funds have been received and for what account. In addition, you can access our popular web site and view disbursement information via the web. The **Disbursement Report** on the web is a convenient tool for viewing the specifics of funding for each loan you place.

DISBURSEMENT CONFIRMATION REPORT							
<i>ACH's Only</i>							
PAGE: 1	16:15:38 19 JUL 2002						
ACCOUNT NO	INSURED	AGENT	POLICY #	EFF DATE	CARRIER NAME	GENERAL AGENT	PREMIUM PAYEE
GPF-656565	FRANK & RICHARDS	ABC INSURANCE AGENCY	JL343434	06-29-02	SCOTTSDALE INS CO	BURNS & WILCOX LTD	1,205.00 BURNS & WILCOX LTD
GPF-045654	JOS QUALITY ROOFING	ABC INSURANCE AGENCY	DF454545	06-17-02	COMMERCIAL CASUALTY	NONE	3,275.00 ABC INSURANCE AGENCY
GPF-455455	TIMELY LOGISTICS	ABC INSURANCE AGENCY	TBI	06-12-02	ESSEX INS CO	HULL & CO	7,775.00 HULL & CO
			TBI	06-12-02	CENTURY SURETY CO	KNOTT LIMITED	1,000.00
			TBI	06-14-02	CANAL INS CO	KNOTT LIMITED	6,019.00
GPF-001121	BRUNOS FARM STAND	ABC INSURANCE AGENCY	TBI	07-12-02	SCOTTSDALE INS CO	BURNS & WILCOX LTD	2,556.00 BURNS & WILCOX LTD
***** 4 Checks Listed For Payee: A89343 ABC INSURANCE AGENCY (727) 112-5512							
Total ACH Amount:		21,867.03					
Total Draft Amount:		.00					
Total Wire Amount:		.00					
Total Check Amount:		.00					
***** 4 Accounts Total							

DISBURSEMENT CONFIRMATION REPORT

A detailed report that is faxed or emailed to your agency for each loan that is funded.

DISBURSEMENT REPORT (WEB)

Detailed funding information is available in seconds over the Internet on each account you place with us.

Change Password Logout

Disbursement Results

Criteria: From 4/1/2001 - 4/17/2001 ; Sort By: Disbursement Date

Page 1 of 12; 296 records found

Account Number	Insured Name	Payee Name	Disbursement Date	Check Amount	Check/Draft	Chk/Dft Num	Related Policy Number
ABC-002365	EDUARDOS MEXICAN RESTAURANT	ARROWHEAD GENERAL INSURANCE AG	04/02/2001	\$1,233.75	CHECK	12123	
ABC-002360	GREAT WALLS	BLISS & GLENNON INC	04/02/2001	\$16,838.25	CHECK	12119	
ABC-002361	GUZMAN CONSTRUCTION	BLISS & GLENNON INC	04/02/2001	\$6,136.50	CHECK	12120	
ABC-002092	DUO AUTO SALES	CAL REGENT INS	04/02/2001	\$1,753.60	CHECK	12107	
ABC-001888	UNITED PAINTING & CONSTRUCTION	COASTAL BROKERS	04/02/2001	\$3,027.00	CHECK	12097	
ABC-002083	COLLETTI COOLING & HEATING	COASTAL BROKERS	04/02/2001	\$525.75	CHECK	12097	
ABC-002173	BAMBINOS	COMMODORE INSURANCE SERVICES	04/02/2001	\$750.00	CHECK	12110	



NEW BUSINESS

gotoPremiumFinance.com understands the importance of providing you pertinent and valuable information that you can use in your day-to-day business. One of the unique services we provide to all of our clients is a New Account Confirmation Report that is either faxed or emailed (your choice) to you, each and every time we board a loan. This service allows you to review all of those accounts sent into us for processing.

NEW ACCOUNT CONFIRMATION REPORT

A99124 - ABC AGENCY OF THE WEST

For the period: 7-18-2002 - 7-18-02

PAGE: 1

Dear ABC AGENCY OF THE WEST,

THANK YOU FOR YOUR BUSINESS!

Below, please find a list of new accounts we booked today on your behalf. You can get account status over the internet via our website at:

www.siaa.net

Your user name is **A99124**. If you forgot your password or never received one, please contact us by calling (888) 875-4000, ext 2135 and we will be happy to assist you in gaining access to your accounts via the web. Your insureds may also access their account information via the web. A username and password is provided to each of the insureds when their loan is accepted. If you prefer the telephone, you may call our 24-hour automated account information system by dialing (888) 875-4000.

We know that you have a choice in financing and we would like to take this opportunity to thank you for your business. Please be assured that we will do everything we can to meet your expectations and those of your insureds.

Please contact us at any time with your questions.

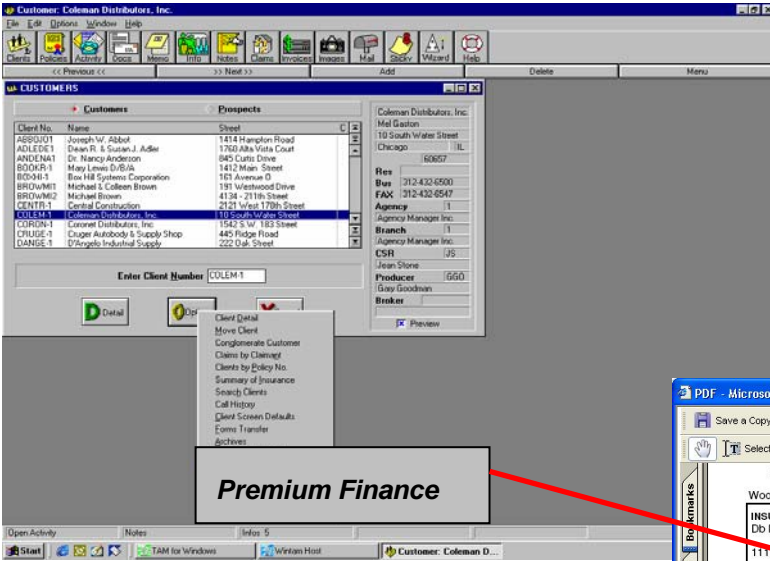
ACCOUNT	INSURED.....	Date Booked	Total Premium	Down Payment	Amount Financed	# of Pays	Due Date	Payment Amt
GPF-656565	FRANK & RICHARDS	07-18-02	10,000.00	2,500.00	7,500.00	9	08-04-02	871.99
GPF-045654	JOS QUALITY ROOFING	07-18-02	9,500.00	1,900.00	7,600.00	9	08-15-02	887.23
GPF-455455	TIMELY LOGISTICS	07-18-02	35,000.00	8,750.00	26,250.00	8	08-05-02	3,024.03



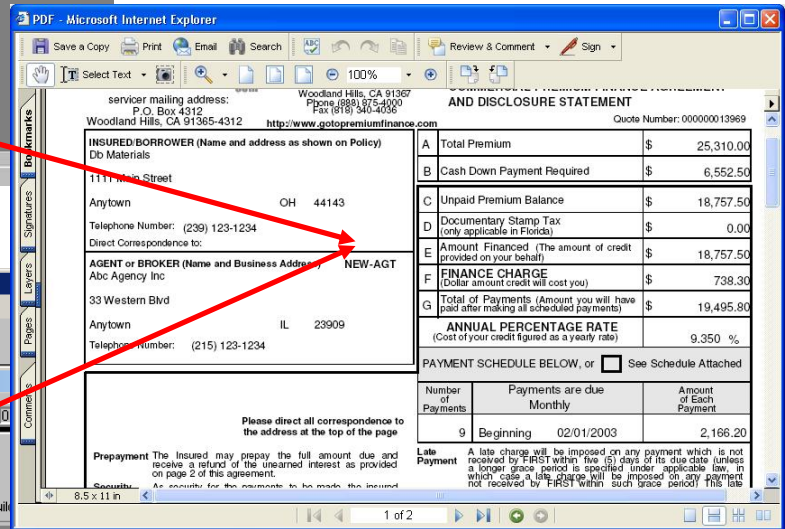
INTEGRATED QUOTING

We've made Premium Financing easy with our integrated approach to premium financing. Starting off with some of the leading agency management systems on the market, we have built a convenient and easy to use quoting system that brings important quote information over from your agency management system to our online quoting application with no duplicate data entry required by your staff. Our application is currently integrated with systems such as TAM from Applied Systems, AMS for Windows and AMS Online.

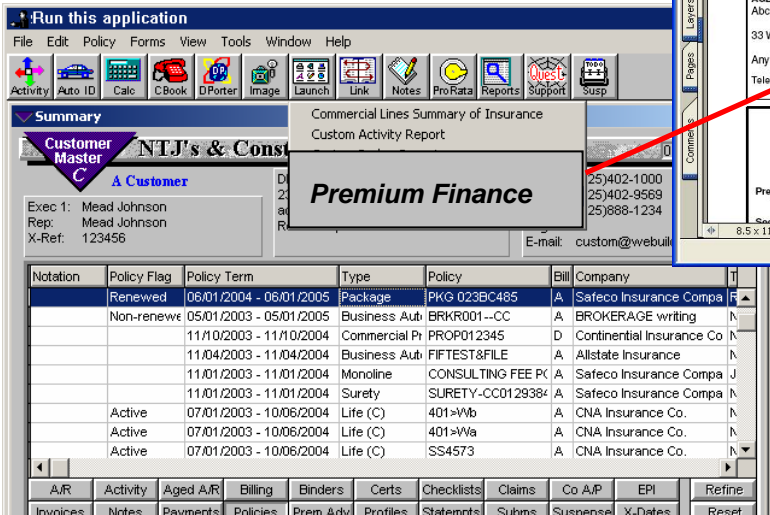
TAM from Applied Systems



Online Quoting Application from gotoPremiumFinance.com



AMS for Windows & AMS Online



No more duplicate data entry. Your staff simply clicks a premium finance button that's created for your agency management system and all client data needed for a premium finance quote is brought across to our online quoting application. Simply view and print the finance agreement and you're done!



FEE PROGRAMS

Agent fee programs are available to those agents that write business in rebating states. In this arrangement, you set the fee. You are your own loan broker. Any rate you sell above ours belongs to you! We can then set up to pay you your fees on a monthly, quarterly or annual basis.

gotoPremiumFinance.com

Producer Fee Report

PAGE: 1

6/01/2001 - 06/30/2001

A12345 - ABC INSURANCE AGENCY

Account No	Insured	Eff Date	Amt Financed	Term	Fin Charge	Retail APR	Agent APR	Agent Fee	Pays
GO2-1031252	CONCRETE SPEC	05-01-01	2,265.00	9	259.32	26.695	19.250	73.80	2
GO2-1031253	ABC FRAMERS	05-02-01	5,138.25	9	482.34	21.995	14.250	172.44	1
GO2-1031254	FRANK'S MNGT.	05-03-01	6,299.25	9	501.42	22.000	14.250	211.50	1
GO2-1031255	LEVY PROPERTY	05-03-01	21,193.50	9	1,543.02	17.149	12.250	446.58	1
GO2-1031256	HAIR UNLIMITED	05-05-01	3,106.50	9	325.65	24.500	16.750	104.85	1
TOTALS			38,002.50		3,111.75			1,009.17	
AVERAGES			7,600.50		622.35			201.83	

ELECTRONIC CUSTOMER SERVICE

Now you can email us questions or information regarding your accounts and receive answers back immediately. You always have the option of picking up the phone and calling one of our Customer Service Representatives via our Toll-Free number as well.

PRIVATE-LABEL FINANCING

Have you ever heard of "branding"? It's the option of putting your name on the products and services you sell. **Here's how it works:**

- You choose a brand name for your financing
- gotoPremiumFinance.com files the appropriate documents with the state(s) you will be operating in.
- Once approved, we typeset the finance agreements into the quoting site or software so you can utilize this new finance company name.
- Your customers see your "brand name" on all of the documents they receive.



http://abc.quotes-in-view.com/PDFs/out/PDF291626590.pdf - Microsoft Internet Explorer

Department of Financial Institutions
File Number:
973-0000

ABC Premium Finance Company
PREMIUM FINANCE SECURITY AGREEMENT
21731 Ventura Boulevard, Suite 340, Woodland Hills, CA 91364
P.O. Box 4312, Woodland Hills, CA 91365-4312
(800) 229-9822 (818) 340-0030 Fax (818) 340-4036

Type of Loan
 PERSONAL
 COMMERCIAL
 ADDTN'L PREMIUM

AGENT/BROKER (NAME AND BUSINESS ADDRESS)
Willis Insurance
1234 Ave Of The Stars
New York NY 12555

BORROWER (NAME AND RESIDENCE OR BUSINESS ADDRESS)
Test
1234 S Street
Portland OR 44444

PRODUCER CODE
A00001

*100% of all taxes and fees must be included

PAYMENT SCHEDULE				
TOTAL PREMIUMS	NUMBER OF INSTALLMENTS	AMOUNT OF EACH INSTALLMENT	WHEN PAYMENTS ARE DUE	
			FIRST INSTALLMENT DUE	INSTALLMENT DUE DATES
\$ 4,500.00	9	432.69	07/14/2001	14th (Monthly)

DOWN PAYMENT
\$ 900.00

SCHEDULE OF POLICIES						
AMOUNT FINANCED (THE AMOUNT OF CREDIT PROVIDED ON YOUR BEHALF)	POLICY PREFIX AND NUMBER	POLICY EFFECTIVE DATE	NAME OF INSURANCE CARRIER AND NAME OF MANAGING GENERAL AGENT	TYPE OF COVERAGE	POLICY TERM	GROSS PREMIUM
\$ 3,600.00	TBI	06-14-2001	C00001 - Insurance Company 1 G00245 - Cencal Insurance Services	M/P FIN TXS/FEES ERN TXS/FEES	12	4,500.00 0.00 0.00

FINANCE CHARGE

This option is not available in certain states such as Texas.

OWN YOUR PREMIUM FINANCE COMPANY

Extremely beneficial if your business is located in a non-rebating state. We help you get licensed and set-up with your own premium finance company. You originate your loans, but then sell these contracts immediately to **gotoPremiumFinance.com** so there's no capital or risk required from your company.

Here's how it works:

gotoPremiumFinance.com will help you obtain a premium finance license for each of the states you write business in. Depending on each state, this can take anywhere from 60 – 180 days to complete. The premium finance licensing fees also vary by state depending on the level of difficulty. If you already possess a premium finance license the only step that's needed is for you to sign over your agreements to **gotoPremiumFinance.com**. Now you will be able to legally receive revenue sharing on each contract you write through your agency. No further work or effort is required on the part of your agency. Now you can sit back and enjoy the benefits of increasing your company's bottom line.



Frequently Asked Questions ("FAQ's")

Q: Who is gotoPremiumFinance.com?

A: gotoPremiumFinance.com is an Internet premium finance company backed by some of the strongest lenders within the premium finance industry. As with most premium finance companies, commercial lenders provide gotoPremiumFinance.com the flexibility to offer competitive rates and terms to their clients. What makes gotoPremiumFinance.com different though is the use of industry leading technology and service. Our goal is to make the billing transaction as seamless as possible, all while delivering the best possible service to your insureds. It doesn't cost your company a dime to get started and the upside benefits can be enormous for both you and your insureds. gotoPremiumFinance.com is currently available to accept business in 49 states.

Q: Why should I choose gotoPremiumFinance.com over another premium finance company?

A: Unlike no other premium finance company, gotoPremiumFinance.com offers your company incredible flexibility and ease of use in providing point of sale billing options to your insureds. Instead of hearing more lip service from a finance company looking to finance your premiums, we actually deliver results! gotoPremiumFinance.com brings together the very best in Internet efficiency and technology and combines this with a pro-active, experienced group of customer service professionals that are trained to handle your accounts with kid gloves. Some of the other primary reasons include:

Benefits to your agency
<input type="checkbox"/> Quote and print completed finance agreements on-line 24/7/365
<input type="checkbox"/> On-line account viewing, reporting and payment options for your company 24/7/365
<input type="checkbox"/> Check-by-Web and Check-by-Fax options to prevent costly cancellations and rewrites



- Competitive terms and rates
- Revenue sharing plans for your company (not allowed in non-rebating states)
- An automatic fax is sent to you each night detailing all new business that was booked for your company by gotoPremiumFinance.com
- New business production lists and graphs, cancellation percentages and pending cancellation reports are all available for you to view on-line, anytime!

- | Benefits to your insureds |
|---|
| <input type="checkbox"/> On-line account viewing and payment options for their specific loan 24/7/365 |
| <input type="checkbox"/> Maintain your existing credit capacity; your bank lines are not affected |
| <input type="checkbox"/> Off-balance sheet financing |
| <input type="checkbox"/> Possible tax deductible business expense |
| <input type="checkbox"/> Consolidate multiple insurance policy premiums under one bill |

Q: How do I get set-up to finance business with gotoPremiumFinance.com?

A: If you're a retail agent, general agent and/or insurance company looking to finance premiums with gotoPremiumFinance.com the initial set-up process could not be any easier. Simply go to the gotoPremiumFinance.com home page, click on **Apply Now** and download our application. You will need to fill in this application and fax it back to us for a quick approval at 818-340-4036. Once approved, we will send you an agency package along with your very own secure username and password to access quoting and account viewing or if you prefer we will send you Windows quoting software instead.



Q: Can I generate a premium finance agreement over the Internet?

A: gotoPremiumFinance.com will automatically assign you an individual username and password for your agency so that you can quote all of your financing on-line. Finance agreements can then be printed right from your desktop using your web browser. Once printed, simply have the insured and your agency sign the agreement (where state law permits, the agent's signature can be accepted on behalf of the insured's). Once signed, please fax the agreement to us so we can board the loan and fund the account. We will then send out all of the correct notices and provide the insured with their payment coupons/bill for each installment due.

Q: Can I view account information and make payments on-line?

A: Yes to both questions.

Our Internet account viewing service allows you to get up to date information on a specific account if you're an insured or on your whole portfolio of accounts if you're an agent, general agent or insurance company. On-line reporting and graphing such as new business production, pending cancellation and cancellation reports can also be printed and viewed.

As far as making a payment on-line, you have the option of using our Check-by-Web feature. Simply select the account you wish to make payment on, choose the Check-by-Web payment option, fill in the required fields and click submit. We then process your payment just as if you mailed it to us. That's it!



Q: What number do we call if we have specific questions on our accounts? Marketing questions?

A: The following numbers will allow you to get in contact with our customer service or marketing department:

Customer Service: (888) - 875 - 4000, **Press 1**

Marketing Department: (888) - 875 - 4000, **Ext. 2135 or 2117**

Additional Information

P.O. Box 4470
Woodland Hills, CA 91365-4470
Phone: (888) 875-4000 ext 2135
Fax: (818) 610-7671

www.gotoPremiumFinance.com
information@gotopremiumfinance.com

