

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



Printed: 01/01/2008

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

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Policy No.	Client Name	City	Item	Date	Commission Revenue	Commission Earned	Commission Less	Commission Transferred	Commission Reimbursed
101** / GL 214667	Max's Auto Repair	GL	Dr Pre	02/24/2007	170.00	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Dr Pre	03/11/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Dr Pre	05/23/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Int 1	06/27/2007	10.00	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Int 1	06/27/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Short	06/27/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	Int 2	06/28/2007	10.00	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	NSF	06/30/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	NSF	07/01/2007	-	-	-	-	-
101** / GL 214667	Max's Auto Repair	GL	AI	11/19/2007	-	-	-	-	-
					260.00	190.00	(10.00)	170.00	.00

Test Agency 2
ACCOUNT COMMISSION DETAIL
 Page: 1

Account Information

Account No: 101**1
 Binder No: 111 WER
 Client: Max's Auto Repair
 Address: 21983 Lake Forest Lake Forest CA 92630

Account Status: Active
 Audit Basis: No Audits (949) 380-6880
 Work Phone: (949) 309-8891
 Home Phone: (949) 309-8891
 Fax: (949) 309-8891

Policy No: GL 214667
 Coverage: General Liability
 Insurance Co: California Insurance Co.
 Producer: Earl Harper

Total Premium: \$1,630.00
 Total Payments: \$500.00

Commission & Fees Earned: \$290.00
 Commission Transferred: \$170.00
 Commission Reimbursed: .00

III. Installment Data

#	Due Date	Amnt Due	Amnt Paid	Amnt Forw	Earned	Transfer	Trans No.	Trans Date	Confirm
0	02/22/2007	500.00	400.00	-	30.00	70.00	16	07/02/2007	A1232
1	03/22/2007	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	05/14/2007	80.00	-	-	-	-	-	-	-

III. Additional Data

#	Due Date	Amnt Due	Amnt Paid	Earned	Transfer	Trans No.	Trans Date	Confirm
Short	04/12/2007	100.00	100.00	100.00	100.00	16	07/02/2007	A1232

Test Agency 1
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	75.00
Policy Tax	50.00
Inspection 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	150.00

II. Premium Distribution

Net Premium	990.00
Co. Tax & Fees	150.00
Outside Broker Commission	.00
Broker Fee - Outside Broker Share	.00
Net Premium	990.00
Agency Commission	110.00
Broker Fee - Agency Share	100.00
Technology Fee	50.00
Other Agency Fee	.00
Agency Commission & Fees	.00
Total Premium	990.00

III. Producer Commission

Commission	20.0%	22.00
Commission	20.0%	30.00
Commission & Fees	50.0%	52.00
Earl Harper	50.0%	29.00
Michael Murray	50.0%	29.00

IV. Agency Net Comm. & Fees

Agency Net Comm. & Fees	260.00
Ins. Financing / Referral Fee	(30.00)
Net	230.00

Sample Paulmar Reports



www.PaulmarGroup.com

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

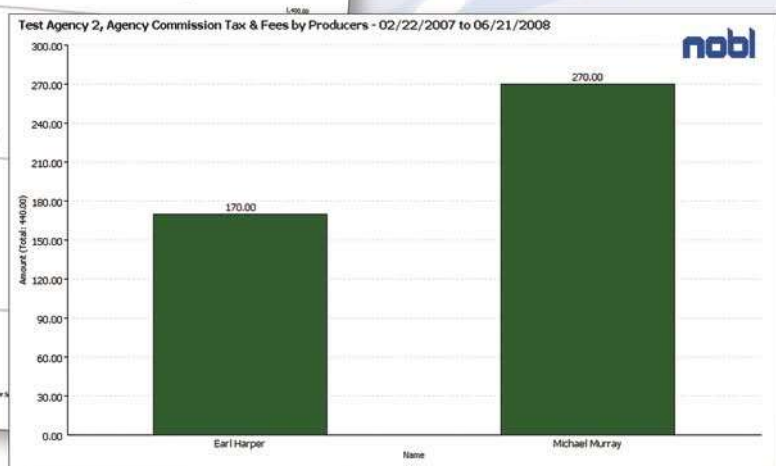
The PAULMAR GROUP offers two Department of Insurance approved continuing education classes. This is the first time ever that trust account management classes are being offered within the P&C brokerage industry:

- Insurance fiduciary duty
- Trust account financial solvency management

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

Return Premium Detail

I. Premium	
Transferred Premium, Tax & Fees	
Endorsement AP	
Endorsement BP	1,400.00
Earned Premium	(270.00)
Premiums By Amount	
Down Payment	1,130.00
Installments	
Auto	1,400.00
Professional Premium	
Direct Reimburse	
Endorsement AP	
Short Payments	
MP Checks	
Total Payments	
Return Premium to Insured / Finance Co.	
II. Net Premium	1,400.00
Transferred Net Premium, Tax & Fees	
Endorsement AP	
Endorsement BP	
Earned Net Premium	
Premium Reimburse	
Down Payment	
Installments	
Auto	
Professional Premium	
Endorsement AP	
Endorsement BP	
Total Premium Reimburse	
Return Net Premium Reimbursement (Positive)	
III. Commission	
Transferred Commission & Fees	
Endorsement AP	
Endorsement BP	
Earned Commission	
Commission Transfer	
Down Payment	
Auto	
Professional Premium	
Endorsement AP	
Endorsement BP	
Total Commission Transfer	
Return Commission Reimbursement (Positive)	
IV. Summary of Return Premium Reconciliation	
Initial Premium Refund	
- Due to Insured	
- Due to Finance Company	
- Premium Refunded	
- Unaffiliated Premium	
- Premium Credit	
- Premium Offset	



Contact Us Today!
800-830-9093 or
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Enroll and Earn
Continuing
Education Credits

CONTACT US TODAY!

Learn how the power of this new service will eliminate your trust account solvency problems and increase your profits...

GUARANTEED!*

Email or call now:

info@PaulmarGroup.com

or 1-800-830-9093

Receive a no-obligation consultation.



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



Paulmar Group™

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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.