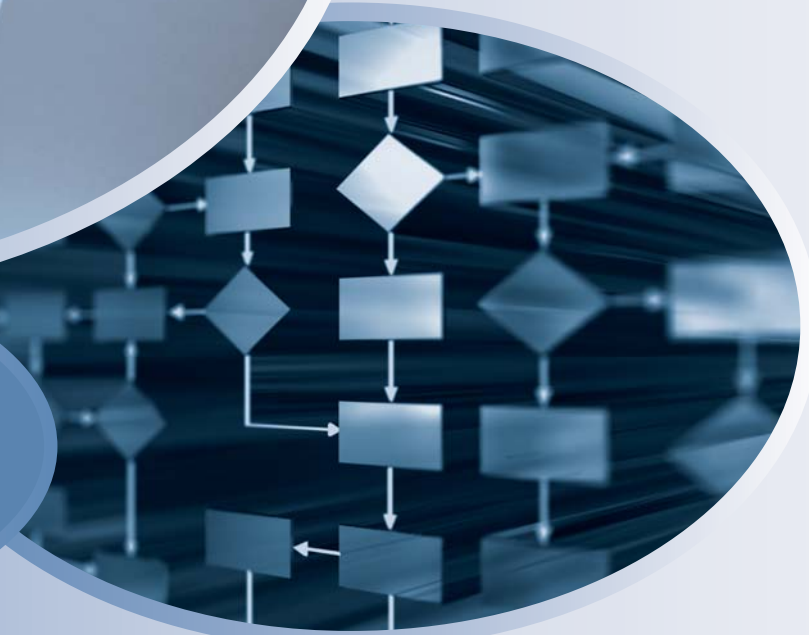




The Latest in
Premium Billing Software
for the Insurance Industry

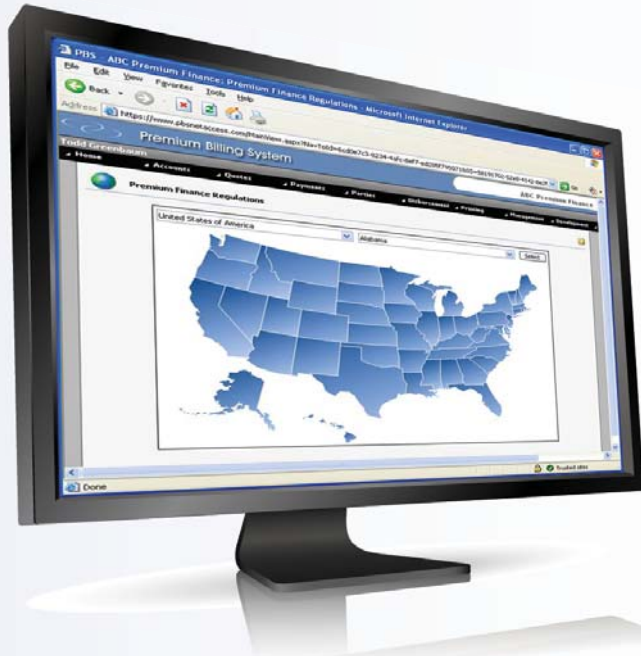


Premium finance software and servicing is our only focus — it's all we do. The result is compelling; our support staff is more knowledgeable and focused than any other premium finance software provider!





The Latest in
Billing Solutions
for the Insurance Industry



The most advanced Internet-based premium finance software system ...from the most trusted name in the industry.

Input 1 provides financial stability for the long run — with 18 years of consistent growth and a staff of over 100 people devoted solely to premium finance software and servicing.

We are the largest user of our software — as a back-office service provider for many finance companies throughout the

US, we service over 150,000 accounts per year with our software. That means that our software is based upon a working knowledge of the business, not by software developers that don't run finance companies.

With PBS, anyone in the business or contemplating the business of premium financing can quickly and easily setup and service a loan portfolio using software that until recently was only available to the largest players in the industry.

PBS contains all of the basic functions of a premium finance company including:

| | | |
|---|--|-----------------|
| New Loan and Additional Premium Quoting | Customer Service Screens | |
| New Account Posting | Extensive Agent, MGA & Carrier Databases | |
| Loan Adjustments | Multiple Portfolio Support | Loan Funding |
| Extensive User Preference Settings | General Ledger | Reporting |
| Electronic Payment Options | Online Access for Customers & Agents | |
| Regulatory Rules and Guidelines | Security | Payment Posting |

Renowned for quality and reliability, our products and services are simply better than any other offering in the Premium Finance Industry, which is why seven of the top twelve premium finance companies in the United States choose Input 1. We offer the technology and know-how to help you gain the competitive edge. Don't believe us? Read on!

When it comes to premium finance software, one size definitely does not fit all!

Premium Finance Companies come in all sizes and configurations. The captive or single agent finance company has very different requirements than does a national organization.

Input 1's Premium Billing System ("PBS") internet-based software for premium finance management comes in two configurations. Regardless of the size or complexity of your business, Input 1 has a solution for you:



For the small-to-mid sized local or regional insurance premium finance company.

Local and regional premium finance companies play a critical role in the insurance industry. These companies range from smaller organizations serving one broker, state or metropolitan area to larger companies that serve several adjoining states.

Input 1's PBS Premier service is designed for the small-to-mid sized regional insurance premium finance operator that puts the customer first. The feature set is very broad with extensive configuration and reporting options and includes all of the fundamental functions required for the small-to-mid sized player. With no limit on the number of accounts or agents that can be signed up, this option raises the bar for the small-to-mid sized company without sacrificing stability or security.

This plan features a low acquisition cost (setup fee) and a unit-based monthly fee (i.e. you pay based upon the number of loans you make).

For the complex needs of mid-to-large regional, national and multi-national insurance premium finance companies










































Input 1 is no stranger to the requirements of a large regional, national or global premium finance business.

The Enterprise PBS service is designed for the mid-to-large regional, national or global premium finance company. Companies of this scale and magnitude have more complex needs and require robust, flexible and customizable software solutions to meet those demands.

The Enterprise solution provides the broadest array of features and support infrastructure available to the industry. In addition to all of the fundamental features, Enterprise PBS includes a sophisticated underwriting system, a fully embedded document imaging system, customizable report scheduler, extensive data import and export options (Fed ACH, standard bank-related cash management services, third party collection agencies, etc.), suspense and draft-no-loan accounts and much more.

Input 1's Platinum Support Plan includes extensive email and telephone support 24/7/365 ensuring that someone is available to keep your business going around the clock.

| Feature | PBS Premier | Enterprise PBS |
|--|---|---|
| 100% Web-based Architecture |  |  |
| All outgoing documentation in Adobe PDF format |  |  |
| E-mail Technical Support included in service cost |  |  |
| Group/Permissions-based Security System with screen-level control |  |  |
| Online Feature Requests (submit custom programming requests on line) |  |  |
| Export any report to Excel, HTML flat text file — FULLY FORMATTED |  |  |
| Over 100 user-configurable portfolio settings — run your business <u>your</u> way |  |  |
| Create Unlimited Quoting Configurations, Rate Chart and Referral Fee Parameters for any Agent, General Agent or Carrier |  |  |
| Embedded Follow-Up Memo System (memos can be assigned to any user and have follow up dates like an electronic “tickler system”) |  |  |
| User Configurable General Ledger System including Checking Accounts including logos, second signature lines and MICR line info |  |  |
| Unlimited Rate Index Charts (e.g. Prime, LIBOR, T-Bill based indexes) provides highly flexible pricing to agents. |  |  |
| Extensive Import/Export Menu (Positive Pay, Disbursement Clearing, Lockbox, Export ACH, Import AM Best, Import FedACH, third party collection agency) |  |  |
| Integrated Document Imaging System supports internal documents |  |  |
| Integrated Document Imaging System supports external documents | |  |
| User-definable Entity Grouping System allows logical groupings of Agents, General Agents and carriers for more enhanced reporting capabilities. | |  |
| Unlimited Historical Snapshots of any portfolio | |  |
| Automated Day-End Calendaring System | |  |
| Support for Irregular Installment Schedules | |  |
| Comprehensive Underwriting and Entity Authority Tracking System | |  |
| User-definable Reasons and Descriptions for commonly performed tasks | |  |
| User-definable Default Values and Rules for common data fields | |  |
| Collection Module | |  |
| User Configurable Notice Schema, Notice Merging and Notice Delivery options within each portfolio. | |  |
| User Configurable Report Scheduler (i.e. any report can be run daily, weekly, monthly or on a set date, with any criteria, and can be delivered to any email or fax number.) | |  |
| Draft-No-Loan and Suspense Accounts provide detailed tracking of cleared drafts before new account is booked and unidentified funds or for funds that arrive before a new account is booked. | |  |
| 24/7/365 Telephone Technical Support included in service cost | |  |

Premium Billing System

Account Number: ABC-9977 Account Name: Tree Trimmer Inc Current / Active ●

Summary Customer Policies Terms Disbursements Payments Documents Balance

| Customer Information | | Summary Financials | |
|----------------------|--|----------------------|--------------------|
| Account Number: | 9977 | Total Premium: | 5,000.00 |
| Account Holder: | Tree Trimmer Inc | Down Payment: | (25.000%) 1,250.00 |
| Main Address: | 34 Western Avenue San Francisco, CA 92312 | Amount Financed: | 3,750.00 |
| Main Phone: | (415) 123-4561 | Non-Refundable Fee: | 0.00 |
| Agent: | A00026 - ATB Insurance Agency, LLC | Finance Charge: | 231.51 |
| Main Phone: | (714) 555-0405 | Total of Payments: | 3,981.51 |
| | | No. of Installments: | 9 |
| | | Installation Amount: | 442.39 |

Account Status

Received Date: --
 Creation Date: 7/10
 Created By: John
 Effective Date: 7/10
 Archive Date: --
 Balance Due Date: --

First Due Date: 8/10
 Next Due Date: 8/10
 Final Due Date: 4/10

Audit Log Pay

Premium Billing System

Home Accounts Quotes Payments Parties Disbursement Printing Management Admin Portfolio Log Off

Premium Finance Regulations - Ohio, United States of America

Premium Finance Regulations for Ohio

Regulations Regional Organizations Cancellation Charges Fees Max Rates

Unearned Premium Rebate Method: Short-Rate

| | Personal | | Commercial | |
|----------------------------------|----------|----------|------------|----------|
| | Default | Override | Default | Override |
| Due To Intent Days: | 10 | | 10 | |
| Intent to Cancel Days: | 10 | | 10 | |
| Cancellation Mailing Days: | 3 | | 3 | |
| Collection Costs: | 0.00 | | 0.00 | |
| Minimum Reufnd to Pay: | 3.01 | | 3.01 | |
| Days Until Closing Adjustment: | | | | |
| Refunds Payable To: | Ins | | | |
| Account Close Out Date: | Pay | | | |
| Use Nearest Installment Date: | Tru | | | |
| Unearned Int. Refund Method: | Rul | | | |
| Alt Unearned Int. refund Method: | Rul | | | |
| Days to Use Alt. Refund Method: | | | | |
| Allow Interest After Maturity: | Tru | | | |
| Interest After Maturity Rate: | | | | |

Audit Log

Regulatory Guidelines

Premium Billing System

Customer Information Policies Terms

Quote Variables

Governing Region: California Equal Pay Quote:

First Due Date: 8/6/2008 Earned Broker Fee: 0.00

Billing Cycle: Monthly Financed Broker Fee: 0.00

Billing Method: Coupon Down Payment: 25.000 % 3,853.81

Disbursement Delay: 15 Days No. of Installments: 9

Rate Chart: GO 35 APR: 12.541 %

Agent Premium Fin. Referral Fee Plan: 1% AF Fee Agent Premium Fin. Referral Fee Plan: 112.61

Edit Installment Schedule Reset to Defaults Clear Changes Recalculate

Adobe Acrobat Standard - [Accounts Receivable Report[2].pdf]

Accounts Receivable Report

Filter(s): All Account Profiles; All Account Balances; All Account Statuses

Option(s): Sorted by Account Number Friday, March 09, 2008 9:40 AM

| Acct. Num | Insured | Create Date | Total Premium | Amt. Financed | Pmt. Amount | Accts. Payable | Apr | Eff. Date | Next Due | Cancel Date | Status | |
|-----------|---------------------------|-------------|---------------|---------------|-------------|----------------|----------|-----------|-----------|-------------|-----------|--------------------|
| ABC-12385 | K9 Search on Site | 3/6/2008 | 49,999.99 | 27,499.99 | 9,649.03 | 38,796.12 | 0.00 | 13.950% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12393 | Community Broadcasting | 3/6/2008 | 99,999.99 | 74,999.99 | 8,809.97 | 79,491.63 | 0.00 | 13.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12401 | Steve Beal | 3/6/2008 | 99,999.99 | 74,999.99 | 9,855.80 | 79,046.40 | 0.00 | 13.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12419 | Hiltronk Constructors LLC | 3/6/2008 | 99,999.99 | 74,999.99 | 12,966.77 | 78,180.62 | 0.00 | 13.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12427 | Venturetech Inc | 3/6/2008 | 99,999.99 | 74,999.99 | 19,280.29 | 77,321.16 | 0.00 | 13.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12435 | Prosperity Title | 3/6/2008 | 500,000.00 | 375,000.00 | 43,333.31 | 390,199.79 | 0.00 | 9.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12443 | Safe Entry Housing | 3/6/2008 | 500,000.00 | 375,000.00 | 48,560.28 | 388,682.24 | 0.00 | 9.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12450 | Strobel Oil Inc | 3/6/2008 | 500,000.00 | 375,000.00 | 64,243.15 | 385,658.90 | 0.00 | 9.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Cancelled / Active |
| ABC-12468 | Midsouth Medical Imaging | 3/6/2008 | 500,000.00 | 375,000.00 | 95,912.78 | 382,651.12 | 0.00 | 9.500% | 1/1/2008 | 2/1/2008 | 3/16/2008 | Current / Active |
| ABC-12476 | Castro Trucking | 3/13/2008 | 5,000.00 | 4,000.00 | 426.80 | 4,268.00 | 4,000.00 | 14.362% | 3/13/2008 | 4/13/2008 | 5/3/2008 | Current / Active |
| ABC-12484 | Jackson Sales, Inc | 3/14/2008 | 5,000.00 | 4,000.00 | 433.33 | 4,333.30 | 4,000.00 | 17.788% | 3/18/2008 | 4/18/2008 | 5/8/2008 | Current / Active |

| Total Recap | | | |
|--------------------------|---------------|-------------------------|-----------|
| Total Accounts Listed: | 605 | Wtd. Av. A.P.R.: | 12.165 % |
| Total Premium: | 52,583,595.03 | Avg. Total Premium: | 86,915.03 |
| Total Amount Financed: | 38,522,164.24 | Avg. Amount Financed: | 63,673.00 |
| Total Monthly Payment: | 5,001,543.03 | Avg. Payment Amount: | 8,267.01 |
| Total Account Balance: | 31,283,404.27 | Avg. Account Balance: | 51,708.11 |
| Total Accounts Payable: | 34,494,325.61 | Avg. Accounts Payable: | 57,015.41 |
| Total Accrued Interest: | 428,812.56 | Avg. Accrued Interest: | 708.78 |
| Total Deferred Interest: | 1,100,190.97 | Avg. Deferred Interest: | 1,818.50 |

Digitally Sign Save Cancel

E-Submission

Reporting

Integrated Document Imaging ▶
Access to Notices 24/7


Premium Billing System

Current / Active ●

Summary Customer Policies Terms Disbursements Payments Memos Ledger Documents Balance

Notice Delivery

| Title | Description | Method | Creator | Date Created | Pages |
|----------------------|-------------|--------|------------|--------------|-------|
| Notice of Acceptance | | Manual | John Smith | 2/25/2008 | 2 |
| Payment Invoice | | Manual | John Smith | 2/25/2008 | 1 |



ABC Premium Finance
P.O. Box 1234
Woodland Hills, CA 91365-4470
Phone: (888) 555-1234

BILLING STATEMENT

Statement Date
2/25/2008

Account Number
THO-9977

| | |
|--|-----------|
| Installment Due Date: | 3/19/2008 |
| Installment Amount: | 2,625.34 |
| Previous amounts due as a result of short payment, late and/or other fees (as of 2/25/2008): | 0.00 |
| Amount Due if we receive your payment on or before 8/6/2008: | 2,625.34 |
| Amount Due if we receive your payment after 8/16/2008 (includes a late charge of 65.88): | 2,756.61 |

Tree Trimmer Inc.
34 Western Avenue
San Francisco, CA 92312

RETURN THIS PORTION WITH YOUR PAYMENT

BILLING STATEMENT

(00015990)

ABC Premium Finance
P.O. Box 1234
Woodland Hills, CA 91365-4470
Phone: (888) 555-1234

RETAIN THIS PORTION FOR YOUR RECORDS

Installment Due Date:
 3/19/2008 || Installment Amount: | 2,625.34 |
| Previous amounts due as a result of short payment, late and/or other fees (as of 7/6/2008): | 0.00 |
| Amount Due if we receive your payment on or before 8/6/2008: | 2,625.34 |
| Amount Due if we receive your payment after 8/16/2008 (includes a late charge of 65.88): | 2,756.61 |

Some of the more complex configurations of PBS include the following functionality:

- Scan external documents into the PBS imaging system
- Extensive tracking of authorities granted to agents, MGAs and carriers and setting internal overrides
- Track drafts that clear before new accounts arrive
- Import lockbox files from bank-operated remittance processing centers
- Schedule Reports for automatic delivery to internal employees or external business partners
- Take Historical Snapshots of the portfolio at any time
- Upload account data to a 3rd party collection agency
- Create multiple notice schema permitting different notices to different groups of agents
- Set default values, upper and lower thresholds and rules for many fields throughout the system
- Establish referral fee programs for multiple parties within one account

**Whether your business is large or small, PBS provides the perfect solution.
Call us today for a demonstration and see for yourself!**

1-888-882-2554 *(choose option#1)*



Input 1 has been a leading provider of products and services in the premium finance industry since our inception in 1984.

We focus on filling the gap in systems and services by providing highly customized software and sourcing programs that can integrate with virtually anything, and offer outstanding service at a competitive price. We believe that bringing real value to our customers is the only way to keep them coming back.

We look forward to helping you grow your business!



Input 1

Headquarters

21820 Burbank Boulevard
Suite 300
Woodland Hills, CA 91367

Contact Information

Sales: 1-888-882-2554 (*choose option#1*)

Fax: 1-818-340-1261

Email: Sales@Input1.com

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Fax: 1-818-340-0047

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www.Input1.com