

OUTSOURCING SERVICES / PREMIUM FINANCING / SCHEDULE OF SERVICES

- 1) Input 1 provides quoting services, including the following:
 - a) Telephonic quotes
 - b) Written quotes via facsimile
 - c) Internet quotes using **Quotes-in-View** web-hosting service.
- 2) Input 1 performs underwriting services on new loan applications including the following:
 - a) Review of premium finance agreement for proper down, rates, signatures, due dates, etc...
 - b) Review of insurance carrier rating and portfolio concentrations
 - c) Review of relationships between agent, general agents and insurance carriers including the authority to receive funds, issue cancellation and refund unearned premiums.
- 3) Input 1 performs data processing services to record new loans and additional premiums into its computer software system.
- 4) Input 1 performs data processing services to record all monies received into its computer software system and deposit such monies into a bank account at your direction, in accordance with the following:
 - a) Record and reconcile of payments received by mail
 - b) Record and reconcile walk-in payments
 - c) Record and reconcile payments received via **Check-by-Web** service
 - d) Record and reconcile a lockbox download (as required)
 - e) Submission and receipt of ACH files to/from Federal Reserve Bank
- 5) Input 1 prints and mails notices to borrowers, agents, general agents and insurance companies as required by state law, including the following:
 - a) Notice of Acceptance and Statement of Loan Subject to Verification by Insurance Company(ies)
 - b) Payment Coupons
 - c) Late Charge and/or Payment Shortage Notice
 - d) Notice of Intent to Cancel
 - e) Notice of Cancellation
 - f) Notice of Request for Reinstatement
- 6) Input 1 provides customer service functions including the following:
 - a) Fully staffed customer support center maintaining normal business hours in 4 time zones across the United States:
 - i) 9:00am EST to 5:00pm EST
 - ii) 9:00am CST to 5:00pm CST
 - iii) 9:00am MST to 5:00pm MST
 - iv) 9:00am PST to 5:00pm PST
 - b) Account information provided via an integrated telephone voice response system
- 7) Input 1 performs collection services including the following:
 - c) Printing and mailing of monthly statements of unearned premiums and commissions to agents, general agents and insurance carriers
 - d) Make telephone calls to agents, general agents and insurance carriers on unearned premiums which reach or exceed 60 days past the cancellation date
 - e) Make telephone calls and print and mail demand letters to agents, general agents, insurance carriers and state regulatory agencies for unearned premiums which reach or exceed 120 days past the cancellation date
 - f) Print and mail demand letter(s) for balances due from borrowers
 - g) Upload loan history to collection agency and provide document retrieval to support outside collection efforts for balances due from borrowers
- 7) Input 1 performs services relating to refunds and expiring loans, including the following:
 - a) Calculate interest adjustments as prescribed by state law
 - b) Print and mail refund checks to agents or borrowers as prescribed by state law
 - c) Perform balance write offs where required
 - d) Process write off recoveries against previously written-off balances

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- 8) Input 1 provides software and other technology to producing agents, general agents, and insurance carriers, including the following:
 - a) **Quotes-in-View** Internet quoting service
 - b) **Quotes-in-View Integration Modules including**
 - i) **Applied Systems**
 - ii) **AFS for Windows and AFS Online**
 - iii) **AMS Sagitta integration**
 - iv) **Generic Integration**
 - c) Account information via an Interactive telephone voice response (IVR) unit
 - d) Account information via the Internet using **Accounts-in-View** Internet look-up and reporting service
- 9) In jurisdictions where it is legal, Input 1 performs services relating to the calculation and payment of loan origination fees including the following:
 - a) Calculate and provide reports regarding producer fees
 - b) Print and mail fee checks and monthly statements to producing agents, general agents and insurance carriers.
- 10) Input 1 performs services relating to the handling of correspondence received by telephone, fax and electronic mail that does not fall into the categories listed above.
- 11) Input 1 manages its relationship with you in the following manner:
 - a) Engage in management-level discussions with your managerial/executive staff, as required, to ensure the proper compliance with procedures and policies established for the business.
 - b) Input 1 sends a data file or management reports to you on a periodic basis containing the current status of every loan funded by you. From this data file, you will have access to the following information:
 - i) All general ledger transactions pertaining to the loans serviced by Input 1.
 - ii) Detailed information on each loan including all information listed on the original premium finance agreement and any subsequent premium finance agreements.
 - iii) All payments received
 - iv) All disbursements made
 - v) All account changes
 - vi) Date of all notices printed
 - vii) Loan production by agent
 - viii) Outstanding balances by insurance carrier
 - ix) Cancellation rate by agent
 - x) Aged listing of cancelled balances by date range and by insurance carrier, general agent and agent