



Financial Group, Inc.

TRANSFORMING PREMIUM FINANCE INTO A STRATEGIC ENTERPRISE ASSET.



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Unlock the Revenue Engine Already Hidden Inside Your Business.

**You already arrange premium financing.
The question is: Who is building enterprise value from it?**

Each year, Agencies, MGAs, Wholesalers, and Program Administrators facilitate more than \$60 billion in premium financing. Yet many allow outside finance companies to capture the recurring profits, control the customer experience, and own a valuable financial asset that could belong to their organization.

COST changes that equation.

For more than 30 years, we have helped insurance organizations transform premium finance from an outsourced administrative function into a strategic business asset that generates recurring earnings, increases enterprise value, and strengthens client relationships.

This isn't simply replacing one finance company with another.

It's creating a new revenue engine inside your existing business.

Beyond Premium Finance. Building Enterprise Value.

Today's insurance executives are under constant pressure to increase organic growth, improve EBITDA, diversify revenue, and increase shareholder value.

Most overlook one of the largest untapped opportunities already operating inside their business.

By owning your own premium finance company, your organization can:

- ✓ Capture recurring finance income instead of giving it away
- ✓ Retain all fee revenue
- ✓ Control underwriting terms, financing options, and customer experience
- ✓ Create a scalable source of predictable earnings
- ✓ Increase the long-term valuation of your business
- ✓ Build a strategic asset that grows alongside your core insurance operation

For many organizations, this becomes one of the highest-margin businesses they own.

COST Is Your Strategic Partner.

Creating and operating a premium finance company requires specialized expertise.

That's where COST delivers unmatched value.

We don't simply provide software or administrative services.

We become your strategic advisor, implementation partner, compliance resource, and operating team.

Our specialists guide every phase of development while operating the infrastructure behind your company, so your leadership team remains focused on growing the insurance business.

A Fully Managed Premium Finance Enterprise.

COST provides the complete operational platform, including:

- State licensing and regulatory compliance
- Banking relationships
- Capital introductions
- Policy administration
- Payment processing
- Customer service
- Collections
- Accounting and reporting
- Notice administration
- Online quoting and account management
- Ongoing operational oversight

Everything operates under your company's brand.

Your clients experience a seamless extension of your organization while COST manages the complexity behind the scenes.

The Economics Are Compelling.

Organizations that own their premium finance company typically generate:

\$30,000–\$40,000+

in annual pre-tax earnings for every \$1 million in financed premium

Instead of earning only a modest commission from an outside finance company, you retain the economic value created by financing that your organization already arranges.

No additional producers. No new product lines. No acquisitions.

Simply monetizing an existing business process more effectively.

From Vendor Dependency to Enterprise Ownership.

TRADITIONAL PREMIUM FINANCE

- Outside company owns the asset.
- Limited commission income, if any.
- Finance company keeps fee revenue.
- Outside company controls rates and terms.
- Limited operational flexibility.
- Their customer experience.
- Their enterprise value grows.

THE COST ENTERPRISE MODEL

- **Your organization** owns the asset.
- **Recurring** finance income.
- **You** retain fee revenue.
- **You** establish financing strategy.
- Financing aligned with **your** business objectives.
- **Your** customer experience.
- **Your** enterprise value grows.

A Proven Four-Step Path.

1

STRATEGIC DESIGN

We evaluate your business, financing volume, growth objectives, and organizational structure to determine the optimal premium finance strategy.

2

COMPLIANCE & IMPLEMENTATION

COST oversees licensing, regulatory compliance, documentation, and implementation.

3

CAPITAL & INFRASTRUCTURE

Whether utilizing your own capital or third-party funding, we coordinate banking relationships and establish the operational framework required for launch.

4

LAUNCH & ONGOING MANAGEMENT

We train your team, administer day-to-day operations, maintain compliance, and continually optimize performance as your premium finance company grows.

Why Insurance Leaders Choose COST.

Because building a premium finance company is easy.

Building one that creates sustainable enterprise value requires experience.

For more than three decades, COST has helped insurance organizations nationwide establish and operate successful premium finance companies while navigating the regulatory, operational, financial, and compliance complexities that most organizations neither have the time nor expertise to manage internally.

Our clients gain more than an operating platform.

They gain a strategic partner with decades of premium finance expertise.

Stop Giving Away Enterprise Value.

Every financed account represents revenue your organization has already earned—but may not be keeping.

The question isn't whether premium finance is profitable.

The question is whether your organization should own that profitability.

Discover how your existing premium finance volume could become one of your company's most valuable recurring revenue assets.

Scan the QR code to schedule a confidential executive strategy discussion with COST today.

