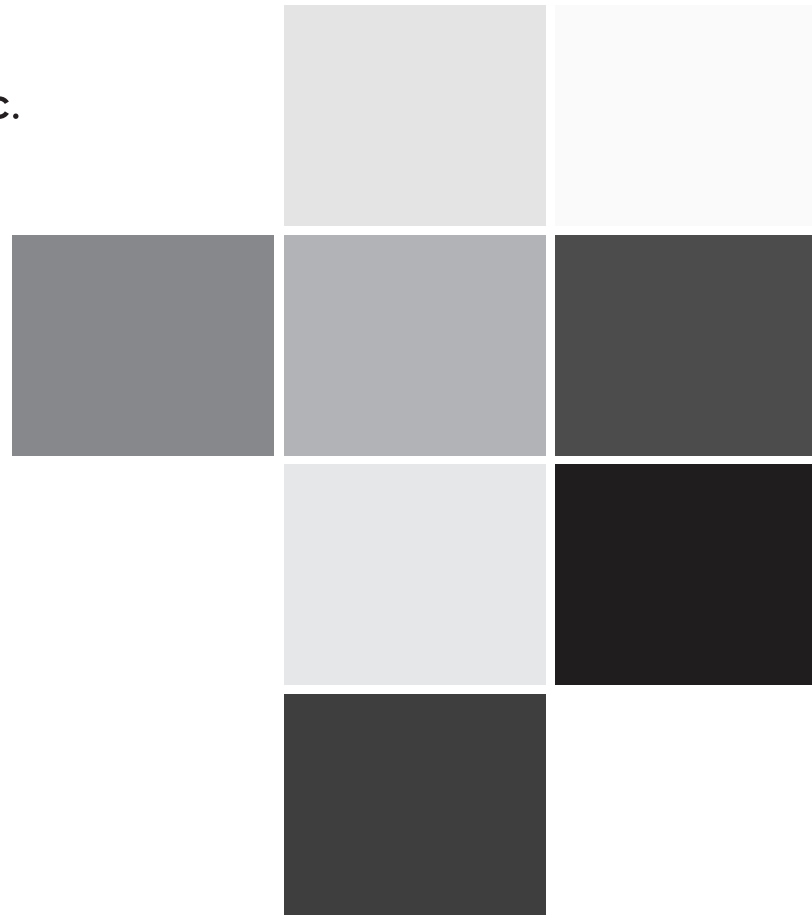


COST
Financial Group, Inc.



The COST Program™

**BUILDING A PROFIT CENTER
FOR YOUR BUSINESS
USING THE PREMIUM FINANCING
YOU ALREADY ARRANGE**



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Arranging insurance premium financing for your Insureds through a traditional premium finance company? If so, you are throwing away money. Our clients earn \$30,000 - \$40,000 (before taxes) per million dollars in financed premiums they arrange annually - or more!

For over 30 years, we've helped our clients turn that lost revenue into profit centers for their organization - all without additional work or staffing. COST Financial Group, Inc. manages and operates premium finance companies owned by independent insurance agents, insurance companies, managing general agents, wholesalers, and agency groups - nationwide!

In addition to the finance charge revenue your premium finance company will generate, you keep all late fees, cancellation fees, etc to further enhance your bottom line - all while gaining control over the entire premium finance process. You can tailor your rates, terms, and options to best suit your profit goals and serve your insureds, instead of giving away profit and control to an outside premium finance company.

Let our experience work for you.

We don't just help our clients create significant income through their premium finance companies - we are there every step of the way, giving guidance and utilizing our decades of experience in the industry to assist in every aspect of the process. From start-up, licensing, training your staff, and then the ongoing operation of your premium finance company, we make the transition as easy as possible for your organization and your Insureds. Our clients rest assured that their premium finance company is being run the right way and in compliance with any state regulations and requirements.



The COST Program™ is a complete turnkey solution. COST handles all of the backroom operation of your premium finance company, enabling you to stay focused on your core insurance business. We do all the work, you earn ALL the profit. In return, COST charges a nominal one-time fee for each account that you place through your premium finance company.

We do all this and more!

- ✓ Customer Service for your Insureds
- ✓ Payment Processing
- ✓ Sending of Notices
- ✓ Accounting & Bookkeeping
- ✓ Collections
- ✓ Licensing
- ✓ Online Quoting & Account Management

	With the COST Program™...	With Traditional Premium Finance Companies...
Profit	Typical clients earn between \$30,000-\$40,000 per million dollars of financed premiums.	You earn a small commission or rebate, typically .05% of the amount financed.
Fee Income	You keep all late fees, cancellation fees, etc. Often this can be 20% of your revenue or more!	You get no income from fees. The outside premium finance company keeps it all.
Rates	You set the rates, terms, and options for the contracts placed through your company.	They determine the finance rates and loan terms. They decide what options are available.
Control	You control cancellation and reinstatement procedures and the application/waiving of fees.	They dictate cancellation and reinstatement procedures and you must ask for the waiving of fees.
Funding	You determine the funding frequency to your agency to maximize float, or you can have us fund carriers directly.	They create funding schedules which may be inflexible and not allow for special or quick pay circumstances.
Service	We work for you! Our operations team treats your Insureds with the same level of respect and service as you do.	They're only concerned with volume, not providing service to you or your Insureds. You're a small fish in a big pond.



Time is money - and the biggest regret our clients have is that they didn't call us sooner.

GETTING STARTED

01

STARTUP: COST charges a nominal one-time setup fee, which you submit along with our contract. At the same time, you'll form the company and, if necessary, compile any corporate documents needed for licensing. We'll provide all the forms required.

02

LICENSING: If the state/states you plan to do business in requires that your premium finance company be licensed, COST will oversee the entire licensing process, from submission of forms and information until the license is issued.

03

FUNDING: If you wish to augment your starting capital with a line of credit, COST will make introductions to one of several banks that readily provide funding to our clients, or we'll work with a lender of your choice.

04

TRAINING & ROLLOUT: Once any licenses needed have been obtained and any lines of credit established, COST will train your staff and you can start doing business.

Once these steps are complete, you're ready to start putting the profit from the premium financing you arrange where it belongs... **In Your Pocket.**

Contact us at 800-844-2678 or visit costfinancial.com to get started today!