



INDEPENDENCE AFFORDABILITY
FLEXIBILITY SERVICE TECHNOLOGY

Fall Meeting Presentation

a/e ProNet



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History

- Imperial PFS® was the first premium finance provider for a/e ProNet, and our relationship spans over 25 years.
- Obviously, a lot has changed in that time.
- a/e ProNet has grown and Imperial PFS® has grown.

Today

- Imperial PFS[®] finances for 13 of the a/e ProNet Agency Members
- A total of over \$200 million in premium (most isn't professional liability, however)
- There is lots of room for growth

About Imperial PFS®

- Imperial PFS® is the industry leader for premium financing for insureds, insurance agents and brokers in the United States and Puerto Rico.
- We have financed both commercial and personal lines loans from as little as \$250 to more than \$35 million.
- Last year we financed over 500,000 loans, totaling over \$7 billion in premiums, for more than 16,000 individual insurance agent offices.
- Imperial PFS® is powered by a broad network of 24 local offices strategically located across the US
- Our creative service offerings include numerous program options that are designed to benefit you and your clients.

We Have You Covered



- Corporate office in Kansas City, MO
- 24 local branches and over 60 Sales Executives nationwide and in Puerto Rico
- Dedicated IPFS™ Customer Care Center

Technology and Innovation

Pushing the Envelope

Imperial PFS® continues to push the envelope to improve the efficiency of premium finance. We have led the charge in the industry over the years as we moved to online quoting, voice response customer service and paperless transactions.

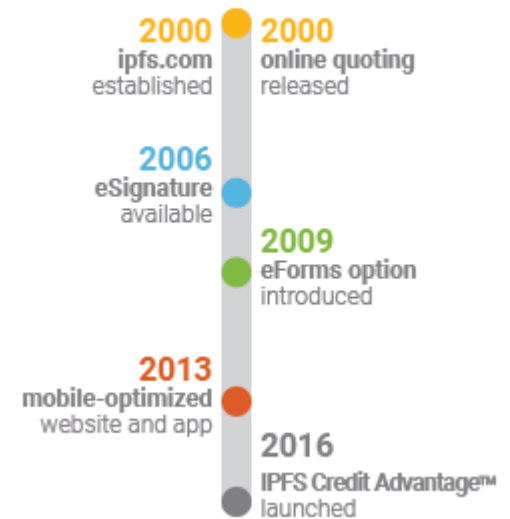
Innovation

We continue to innovate, most recently, with mobile app technology that offers payment and information access from most smart mobile devices. As the first major provider to bring the credit card down payment to market, we have shown our constant dedication to improving the process.

Future Advances

We continue to listen to the market, pay attention to emerging technology and constantly look for ways to make your life easier.

INDUSTRY-LEADING TECHNOLOGY



eForms

- Makes financing easier
- Save time and money by eliminating mailings
- Flexibility – can go to any person or group in agency
- Mobility – accessible anywhere from your mobile device
- Conservation of the environment
- Alerts – set your own alerts for cancellations, late payments, NSFS, etc.

IPFS™ Connect

You and your clients can manage your premium financing accounts anytime, anywhere with any device!



As a nationally-recognized premium financing leader, Imperial PFS® is committed to developing innovative solutions that grow agencies and further client relationships. With that in mind, we continue to develop new resources and services to best meet your needs as well as your client's. That is why we offer a mobile-optimized website and app, IPFS Connect™.

With mobile internet usage on the rise, we know how important it is to stay connected. IPFS Connect™ is specifically designed for mobile standards and optimal download speed, which means less waiting and more streamlined productivity. With IPFS Connect™, you can:

- Make payments
- Check account status
- Update account information
- Receive push notifications
- Find branch locations
- Access 24/7/365

It is easy to get connected – simply download the app from your device's app store or log on to ipfs.com.

For more information about Imperial PFS® programs, services, or IPFS Connect™, contact your local branch office or Sales Executive.

Credit Card/ACH Down Payments

How does it work?

- Create your premium finance agreement online at IPFS.com
- Select “Automated Submission”
- Payment collection - two options:
 - Enter the direct debit ACH or credit card (Visa®, MasterCard®, Discover®) information yourself
 - Sign finance agreement and email to the insured to enter their payment info

How much does it cost?

- There is no charge when agents process direct debit ACH on behalf of their insureds. If the insured completes the direct debit ACH themselves, a fee may apply.
- Imperial PFS® does not charge for a credit card transaction, however our credit card processing partner, Western Union, may charge up to \$17.50 for credit card payments up to a \$10,000 maximum transaction amount.

What is required to get set up?

- Electronic Signature Agreement and, if necessary, the Transmit Agreement Addendum signed and returned to Imperial PFS
- Down Payment Addendum form signed and returned to Imperial PFS®
- Your Imperial PFS® team will provide training

*Where permitted by applicable law. **\$10,000 maximum for credit card transactions, fee collected by Western Union, a third party vendor. Imperial PFS® down payment processing service is provided as a convenience only and is subject to prior agreement to Imperial PFS® terms and conditions.



Imperial PFS® Payment & Cancellation

- Mobile website
 - Check account status
 - Make payments
 - Update account information
- Pre-cancellation warnings sent to agent and insured by email
- Print or email a copy of invoice or receipt of payment to insured
- Online cancellation hold by agent up to nine days
- Pay off balance can be calculated online

Agency Loans

- Imperial PFS[®] now makes agency loans of all sizes.
- Bank partnership to handle larger loans
 - Agency purchase
 - Purchase of producers' books of business
 - Equipment purchase



Imperial PFS® Additional Features & Benefits

Classes taught on-site for CE credits

We offer on-site training, which provides CE credits with the convenience of staying in the office.

Best Practices Receivables Management Study

Imperial PFS® commissioned Reagan Consulting to develop a Best Practices Receivables management Study, along with a receivables analysis tool. The tool can be used to illustrate exactly how much value is locked up in your agency's receivables. The accompanying Best Receivables Management Study can provide assistance in unlocking this value.

*There is no charge for either of these services to our Customers.

So Why Imperial PFS®?

- Superior Technology
- 24 locations that know the regional challenges
- Very flexible client payment terms for that special situation where you need special financing to close the deal
- Competitive pricing
- Dedicated to services and products that help your agency grow.

The End

- QUESTIONS???