

# Premium Financing *through* NCMIC



Financing  
premiums,  
building  
relationships  
and helping  
you make  
money

 **NCMIC<sup>®</sup>**

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***When it comes to premium financing, you owe it to yourself and your customers to consider NCMIC Finance Corporation (NCMIC).***

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NCMIC has offered this valuable service to agencies for nearly 25 years. We are proud to be the preferred premium finance company for agencies in 42 states.

We'll take the time to understand your agency's goals and each of your customer's needs so we can create an ideal program for both of you.

### **NCMIC Advantages:**

- Customized programs for niche markets, regardless of complexity
- Flexible loans, low down payments & extended repayment plans
- Immediate funding of premiums so you may earn commissions faster
- Online tools to quote payment, complete financing & manage accounts
- Income opportunity for your agency, where permitted
- Financing for a variety of policies



## What is Premium Financing?

*Premium financing provides a short-term loan to a business to pay for insurance. It allows business owners to obtain the coverage they need without having to pay the entire premium up front.*

### **BENEFITS FOR YOUR AGENCY**

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- Maintains your revenue flow by getting paid sooner for insurance premiums
- Full commissions paid up front to agency/agent after financing is funded
- Higher level of customer service by offering payment plan options and by helping your customers manage budgets and expenses
- Frees administrative burden of tracking and managing premium payments
- Possible revenue-share produces agency income (not available in all states)

### **BENEFITS FOR YOUR CUSTOMERS**

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- Eliminates the need for a large, up-front insurance payment
- Allows their business to obtain coverage while preserving cash for other expenses
- Multiple insurance policies can be attached to one premium finance contract with a single payment plan
- No origination fees or prepayment penalties
- Fixed rates

## A Focus on Relationships

Solid, lasting relationships are the foundation of a successful agency or agent.

No one understands that more than our team at NCMIC. After all, “We Take Care of Our Own®” has been the motto for our family of companies since 1946.

### OUR PROMISE TO YOUR AGENCY

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You will work closely with an account manager dedicated to providing you with the outstanding service you deserve.



**Lisa Logan**  
National Sales  
Manager & Officer

### OUR PROMISE FOR YOUR INSUREDS

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Satisfied insureds are repeat customers for you and for us. We are committed to nourishing the relationships you've worked hard to build by providing extraordinary customer service to your insureds.



**Karen Davis**  
Premium Finance  
Specialist



## Fast-Track Financing Makes it Simple

There's no red tape at NCMIC. Our streamlined process lets you complete financing online in minutes.

### Here's how it works:

1. Access your agency's account through NCMIC's online portal
2. Produce instant quotes & payments for your customers
3. After your customer signs the contract, you collect a down payment
4. NCMIC pays the insurance premium to the general agency/carrier
5. Welcome letter and payment information are sent to your customer

That's it! **It takes less than 5 minutes to complete financing through NCMIC.**



## Online Account Management Helps You Sell More

Our convenient online tools may help you sell more policies. Plus, your customers can access their accounts anytime, day or night.

- **Quote premium payments online instantly** to show your customers how affordable insurance can be
- **Submit premium finance contracts online**, allowing you to collect down payments and bind coverage faster
- **Access all agency premium finance information 24/7** for easier account management
- **Customers have online access** to check balances, make payments and more

# Additional Financial Solutions for your customers through NCMIC



## CREDIT CARD PROCESSING

- Low rates and fees
- No application or set-up fees
- Take the NCMIC Challenge – If we can't meet or beat your current program's pricing, you get \$100



## MILESAWAY® BUSINESS CREDIT CARD

- Four card options
- Rich rewards available
- No-cost Mastercard® Business Card benefits



## EQUIPMENT FINANCING

- Fast credit decisions
- No prepayment penalties
- Honest contract terms without hidden fees



## WORKING CAPITAL LOANS

- Get money fast – for any business reason
- Cash loans up to \$15,000
- No collateral required

## Learn more about NCMIC's Premium Finance Program and other products today:



Call  
**800-600-9250**



Visit  
**[www.nfcfinance.com](http://www.nfcfinance.com)**

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