



BACKGROUND AND FACT SHEET

Flatiron's only business is Insurance Premium Finance. Our focus creates clarity of purpose and servicing efficiency.

Mission: To be the premier premium finance partner to the producers and purchasers of property and casualty insurance.

Founded: April 1995 (original founders continue to manage the company)

Headquarters: Denver, CO

Regional Offices:

Atlanta, GA	Boca Raton, FL
Chicago, IL	Boston, MA
Philadelphia, PA	San Antonio, TX
San Francisco, CA	

Status: One of the largest premium finance companies in the United States.

Ownership Structure: A division of Wells Fargo Bank, N.A. one of the largest banks in the United States (measured by assets) and the highest rated and financially strong bank in the United States.

Recent Milestones:

- 20,000+ active accounts for insureds in all 50 states and the District of Columbia.
- Significant producer relationships with 8 of the top 10 largest producing brokers in the United States
- Over 1,500 individual Producing Property and Casualty insurance offices have used Flatiron in the last year.
- Only premium finance company offering both direct funding programs and acting as lender to third party licensed premium finance companies
- In each of the last 3 years Flatiron provided premium financing on over \$1 billion of insurance premiums.

WE PROVIDE COMPETITIVE RATES & TERMS WITH SUPERIOR SERVICE, MARKET LEADING TECHNOLOGY AND UNMATCHED CREATIVITY AND RESPONSIVENESS

Flatiron Capital is committed to providing the most comprehensive financing product available in the marketplace.

- **Program Highlights:** Flatiron has the unique capability of providing creative payment solutions to insureds on “tough-to-write” contracts, which gives agents options to close deals that are sometimes not available by the other competing premium finance companies. Our quick turnaround time is one of the valued attributes of Flatiron which agents and CSR’s utilize to their benefit.
- **Competitive Pricing:** Flatiron ownership by one of the largest and financially secure banking institutions in North America guarantees access to stable and low-cost funds. This benefit is demonstrated in our pricing via the APR to the agent, who can forward to the insured or increase to create revenue opportunity at the agent level.
- **Technology:** Flatiron’s IronWorks® product provides a seamless and state-of-the-art Internet platform. IronWorks® is an end-to-end internet solution, with real time information, multiple producer oriented user features, plain paper contract generation and detailed on-line account review. All are easily accessed from our easy-to-use website at **www.FlatironCapital.net**. Included in our web features are multiple online payment options for insureds and agents, detailed information to monitor the status of any account for payments, pending cancellations, cancellations, funding and other pertinent data, as well as the ability to print a variety of reports.
- **Terms & Conditions Offered:** Flatiron is committed to providing the means to sell insurance through simple monthly payment plans with extremely aggressive down payment and monthly payment terms to help spread the insured’s cost of insurance over its useful life.
- **Ease of Use:** Flatiron takes the pressure off Agents and CSR’s by providing the easiest to use premium finance program available. Producers access Flatiron from a variety of means, to meet *their needs*, including the Internet and the IronWorks® platform, call-in to our Agent Services team available from 8:30am to 7:30pm (EST) and via fax and email.
- **Web Links:** Please access us at the Flatiron web site:
www.FlatironCapital.net

**FIND OUT WHY OVER 1,500 AGENTS ARE USING FLATIRON CAPITAL
AS THEIR PREMIUM FINANCE PARTNER!**