

Chart of Accounts

GL Number	Account Description	Subledger	0Bal	Type	Level
10000000	ASSETS			Group	1
11000000	Current Assets			Group	2
11100000	Cash Accounts			Group	3
11110000	Petty Cash	N	N	Detail	4
11120000	Premium Trust Account	N	N	Detail	4
11121000	Wachovia Operating	N	N	Detail	4
11122000	Wachovia Trust	N	N	Detail	4
11125000	Bank of America Trust	N	N	Detail	4
11125001	bank of seattle	N	N	Detail	4
11126001	Bank of Hawaii	N	N	Detail	4
11126002	Pankaj Bank	N	N	Detail	4
11126003	Bank of Banks for test	N	N	Detail	4
11128000	Bank of West Trust	N	N	Detail	4
11129015	Bank of P2	N	N	Detail	4
11130000	Operating Account 1	N	N	Detail	4
11135000	Vertafore Trust	N	N	Detail	4
11138000	Vertafore Operating	N	N	Detail	4
11140000	Operating Account 2	N	N	Detail	4
11145000	Operating Account	N	N	Detail	4
11150000	Interbank Transfers	N	N	Detail	4
11170000	Bank Holding Account	N	N	Detail	4
11190000	Bank Reconciliation Adjustments	N	N	Detail	4
11200000	Accounts Receivable			Group	3
11210000	Accounts Receivable - Agency Business			Group	4
11211000	AR - Agency Business	Y	N	Detail	5
11212000	Deferred Standard AR - Agency Business	Y	N	Detail	5
11213000	Deferred Binder AR - Agency Business	Y	N	Detail	5
11220000	Accounts Receivable - Broker Business			Group	4
11221000	AR - Broker Business	Y	N	Detail	5
11222000	Deferred Standard AR - Broker Business	Y	N	Detail	5
11223000	Deferred Binder AR - Broker Business	Y	N	Detail	5
11224000	Deferred Broker Commissions	Y	N	Detail	5
11230000	Accounts Receivable - Finance Companies			Group	4
11231000	AR - Finance Companies	Y	N	Detail	5
11232000	Deferred Standard AR - Finance Companies	Y	N	Detail	5
11233000	Deferred Binder AR - Finance Companies	Y	N	Detail	5
11240000	Direct Bill Commissions Receivable			Group	4
11241000	DB Comm Receivable - Insurance Companies	Y	N	Detail	5
11242000	DB Comm Receivable - Brokerage Companies	Y	N	Detail	5
11243000	Conv DB Comm Receivable - Insurance Co	N	N	Detail	5
11244000	Conv DB Comm Receivable - Brokerage Co	N	N	Detail	5
11290000	Conversion Receivables Differences	N	N	Detail	4
11300000	Notes Receivable			Group	3
11310000	Note Receivable 1	N	N	Detail	4
11400000	Prepaid Expenses			Group	3
11410000	Prepaid Expenses - Insurance	N	N	Detail	4
11420000	Prepaid Expenses - Lease	N	N	Detail	4
11430000	Prepaid Expenses - Advertising	N	N	Detail	4
11440000	Prepaid Expenses - Other	N	N	Detail	4
11500000	Cash Value Life Insurance	N	N	Detail	3
11600000	Memberships	N	N	Detail	3
11700000	Erebor Bank	N	N	Detail	3
11800000	Security Investments	N	N	Detail	3
11900000	Interdivision Transfers	N	N	Detail	3
13000000	Fixed Assets			Group	2
13100000	Automobiles			Group	3
13110000	Automobiles	N	N	Detail	4

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GL Number	Account Description	Subledger	0Bal	Type	Level
13120000	Allowance for Depreciation - Automobiles	N	N	Detail	4
13200000	Furniture & Fixtures			Group	3
13210000	Furniture & Fixtures	N	N	Detail	4
13220000	Allowance for Depreciation - F & F	N	N	Detail	4
13300000	Buildings			Group	3
13310000	Buildings	N	N	Detail	4
13320000	Allowance for Depreciation - Buildings	N	N	Detail	4
13400000	Leasehold Improvements			Group	3
13410000	Leasehold Improvements	N	N	Detail	4
13420000	Allowance for Depreciation - Improvement	N	N	Detail	4
13500000	Land	N	N	Detail	3
18000000	Other Assets			Group	2
18100000	Goodwill	N	N	Detail	3
20000000	LIABILITIES			Group	1
21000000	Current Liabilities			Group	2
21100000	Accounts Payable			Group	3
21110000	Accounts Payable to Companies			Group	4
21111000	Accounts Payable to Insurance Companies	Y	N	Detail	5
21112000	Accounts Payable to Brokerage Companies	Y	N	Detail	5
21113000	Conv Accounts Payable to Insurance Co	Y	N	Detail	5
21114000	Conv Accounts Payable to Brokerage Co	Y	N	Detail	5
21118000	Conv Accounts Payable to Fee Co	N	N	Detail	4
21119000	Accounts Payable to Fee Companies	N	N	Detail	4
21120000	Deposits Payable to Companies			Group	4
21121000	DB Deposits Payable -Insurance Companies	Y	N	Detail	5
21122000	DB Deposits Payable -Brokerage Companies	Y	N	Detail	5
21123000	Conv DB Deposits Payable -Insurance Co	N	N	Detail	5
21124000	Conv DB Deposits Payable -Brokerage Co	N	N	Detail	5
21125000	DB Deposits Payable - Finance Companies	Y	N	Detail	5
21126000	Conv DB Deposits Payable - Finance Co	N	N	Detail	5
21130000	Commissions Payable - All Business			Group	4
21131000	Commissions Payable - Agency Business	Y	N	Detail	5
21132000	Deferred AB Comm Exp - Agency Business	Y	N	Detail	5
21133000	Deferred DB Comm Exp - Agency Business	Y	N	Detail	5
21134000	Conv Commissions Payable - Agency Bus	Y	N	Detail	5
21135000	Commissions Payable - Broker Business	Y	N	Detail	5
21136000	Deferred AB Comm Exp - Broker Business	Y	N	Detail	5
21137000	Deferred DB Comm Exp - Broker Business	Y	N	Detail	5
21138000	Conv Commissions Payable - Broker Bus	Y	N	Detail	5
21139000	Employee Draw	Y	N	Detail	5
21140000	Accounts Payable - Other	N	N	Detail	4
21150000	Vendor Payable	N	N	Detail	4
21160000	Employee Expenses and Reimbursements	Y	N	Detail	4
21200000	Taxes			Group	3
21210000	Taxes - Employee Withholding			Group	4
21211000	Federal Income Tax Withheld - Employee	N	N	Detail	5
21212000	FICA Withheld - Employee	N	N	Detail	5
21213000	State Income Tax Withheld - Employee	N	N	Detail	5
21214000	County Income Tax Withheld-Employee	N	N	Detail	5
21215000	City Income Tax Withheld - Employee	N	N	Detail	5
21220000	Taxes - Company Accruals			Group	4
21221000	Accrued Federal Income Tax - Company	N	N	Detail	5
21222000	Accrued FICA - Company	N	N	Detail	5
21223000	Accrued State Income Tax - Company	N	N	Detail	5
21224000	Accrued County Income Tax - Company	N	N	Detail	5
21225000	Accrued City Income Tax - Company	N	N	Detail	5
21226000	Accrued UCC Tax - Company	N	N	Detail	5

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GL Number	Account Description	Subledger	0Bal	Type	Level
21230000	State Taxes Payable	N	N	Detail	4
21300000	Accrued Expenses	N	N	Detail	3
21350000	Accrued Vendor Payables	Y	N	Detail	3
21400000	Deferred Income			Group	3
21410000	Deferred AB Comm Inc-Insurance Companies	Y	N	Detail	4
21420000	Deferred AB Comm Inc-Brokerage Companies	Y	N	Detail	4
21430000	Deferred Agency Fee Income	Y	N	Detail	4
21450000	Deferred L&H AB Comm Inc-Insurance Companies	Y	N	Detail	4
21455000	Deferred L&H AB Comm Inc-Brokerage Companies	Y	N	Detail	4
21460000	Deferred Other AB Comm Inc-Insurance Companies	Y	N	Detail	4
21465000	Deferred Other AB Comm Inc-Brokerage Companies	Y	N	Detail	4
21470000	Deferred FS AB Comm Inc-Insurance Companies	Y	N	Detail	4
21475000	Deferred FS AB Comm Inc-Brokerage Companies	Y	N	Detail	4
21480000	Deferred Late Charge Income - Agency Bus	Y	N	Detail	4
21490000	Deferred Late Charge Income - Broker Bus	Y	N	Detail	4
21600000	Dividends Declared	N	N	Detail	3
21700000	Notes Payable - Short term			Group	3
21710000	ST Note Payable 1	N	N	Detail	4
25000000	Long Term Liabilities			Group	2
25100000	Notes Payable - Long term			Group	3
25110000	LT Note Payable 1	N	N	Detail	4
25200000	Real Estate & Rentals	N	N	Detail	3
30000000	EQUITY			Group	1
31000000	Paid In Capital			Group	2
31100000	Capital (Sole Prop or Partnership)	N	N	Detail	3
31200000	Preferred Stock	N	N	Detail	3
31300000	Common Stock	N	N	Detail	3
31400000	Premium On Preferred Stock	N	N	Detail	3
31500000	Dividend On Preferred Stock	N	N	Detail	3
31600000	Premium On Common Stock	N	N	Detail	3
31700000	Dividend On Common Stock	N	N	Detail	3
31800000	Additional Paid in Capital	N	N	Detail	3
35000000	Retained Earnings			Group	2
35100000	Retained Earnings	N	N	Detail	3
38000000	Equity - Other			Group	2
38100000	Drawing (Sole Prop or Partnership)	N	N	Detail	3
38200000	Treasury Stock	N	N	Detail	3
40000000	INCOME			Group	1
40100000	Property & Casualty Commission			Group	2
40110000	P&C Agency Bill Commission Income			Group	3
40111000	P&C AB Commission Inc - Insurance Co	Y	N	Detail	4
40112000	P&C AB Commission Inc - Brokerage Co	Y	N	Detail	4
40113000	P&C Conv AB Commission Inc - Ins Co	N	N	Detail	4
40114000	P&C Conv AB Commission Inc - Brok Co	N	N	Detail	4
40120000	P&C Direct Bill Commission Income			Group	3
40121000	P&C DB Commission Inc - Insurance Co	Y	N	Detail	4
40122000	P&C DB Commission Inc - Brokerage Co	Y	N	Detail	4
40123000	P&C Conv DB Commission Inc - Ins Co	N	N	Detail	4
40124000	P&C Conv DB Commission Inc - Brok Co	N	N	Detail	4
40200000	Life and Health Commission			Group	2
40210000	L&H Agency Bill Commission Income			Group	3
40211000	L&H AB Commission Inc - Insurance Co	Y	N	Detail	4
40212000	L&H AB Commission Inc - Brokerage Co	Y	N	Detail	4
40213000	L&H Conv AB Commission Inc - Ins Co	N	N	Detail	4
40214000	L&H Conv AB Commission Inc - Brok Co	N	N	Detail	4
40220000	L&H Direct Bill Commission Income			Group	3
40221000	L&H DB Commission Inc - Insurance Co	Y	N	Detail	4

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40222000	L&H DB Commission Inc - Brokerage Co	Y	N	Detail	4
40223000	L&H Conv DB Commission Inc - Ins Co	N	N	Detail	4
40224000	L&H Conv DB Commission Inc - Brok Co	N	N	Detail	4
40300000	Other Commission			Group	2
40310000	Other Agency Bill Commission Income			Group	3
40311000	Other AB Commission Inc - Insurance Co	Y	N	Detail	4
40312000	Other AB Commission Inc - Brokerage Co	Y	N	Detail	4
40313000	Other Conv AB Commission Inc - Ins Co	N	N	Detail	4
40314000	Other Conv AB Commission Inc - Brok Co	N	N	Detail	4
40320000	Other Direct Bill Commission Income			Group	3
40321000	Other DB Commission Inc - Insurance Co	Y	N	Detail	4
40322000	Other DB Commission Inc - Brokerage Co	Y	N	Detail	4
40323000	Other Conv DB Commission Inc - Ins Co	N	N	Detail	4
40324000	Other Conv DB Commission Inc - Brok Co	N	N	Detail	4
40400000	Financial Services Commission			Group	2
40410000	FS Agency Bill Commission Income			Group	3
40411000	FS AB Commission Inc - Insurance Co	Y	N	Detail	4
40412000	FS AB Commission Inc - Brokerage Co	Y	N	Detail	4
40413000	FS Conv AB Commission Inc - Ins Co	N	N	Detail	4
40414000	FS Conv AB Commission Inc - Brok Co	N	N	Detail	4
40420000	FS Direct Bill Commission Income			Group	3
40421000	FS DB Commission Inc - Insurance Co	Y	N	Detail	4
40422000	FS DB Commission Inc - Brokerage Co	Y	N	Detail	4
40423000	FS Conv DB Commission Inc - Ins Co	N	N	Detail	4
40424000	FS Conv DB Commission Inc - Brok Co	N	N	Detail	4
40500000	Life Insurance Commission	N	N	Detail	2
40600000	Accident & Health Commission	N	N	Detail	2
40700000	Assigned Risk Commission	N	N	Detail	2
40800000	Countersigning Commission	N	N	Detail	2
40810000	Average Comm Adjustment/Contingency Comm	N	N	Detail	2
40820000	Mutual Fund Commission	N	N	Detail	2
40830000	Real Estate Commission	N	N	Detail	2
40840000	Rental Income	N	N	Detail	2
41100000	Other Income			Group	2
41110000	Late Charge Income			Group	3
41111000	Late Charge Income - Agency Business	Y	N	Detail	4
41112000	Late Charge Income - Broker Business	Y	N	Detail	4
41113000	Conv Late Charge Income - Agency Bus	N	N	Detail	4
41114000	Conv Late Charge Income - Broker Bus	N	N	Detail	4
41120000	Recoveries of Bad Debts	N	N	Detail	3
41130000	Agency Fee Income	Y	N	Detail	3
41140000	Conv Agency Fee Income	N	N	Detail	3
41150000	Finance Charge Income	N	N	Detail	3
41200000	Income Adjustments			Group	2
41210000	Late Charges Waived	N	N	Detail	3
41220000	Small Balances Waived	N	N	Detail	3
50000000	SALES EXPENSE			Group	1
51000000	Sales Salaries & Commissions			Group	2
51100000	Agency Bill Commission Expense			Group	3
51110000	AB Commission Expense - Agency Business	Y	N	Detail	4
51120000	AB Commission Expense - Broker Business	Y	N	Detail	4
51130000	Conv AB Commission Expense - Agency Bus	N	N	Detail	4
51140000	Conv AB Commission Expense - Broker Bus	N	N	Detail	4
51200000	Direct Bill Commission Expense			Group	3
51210000	DB Commission Expense - Agency Business	Y	N	Detail	4
51220000	DB Commission Expense - Broker Business	Y	N	Detail	4
51230000	Conv DB Commission Expense - Agency Bus	N	N	Detail	4

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51240000	Conv DB Commission Expense - Broker Bus	N	N	Detail	4
52000000	Advertising	N	N	Detail	2
53000000	Automobile Expense			Group	2
53100000	Automobile Maintenance	N	N	Detail	3
53200000	Automobile Depreciation	N	N	Detail	3
53300000	Automobile Lease	N	N	Detail	3
54000000	Entertainment & Promotion	N	N	Detail	2
55000000	Postage (Advertising)	N	N	Detail	2
60000000	ADMINISTRATIVE EXPENSE			Group	1
61000000	Administrative Salaries			Group	2
61100000	Executive Salaries	N	N	Detail	3
61200000	Office Salaries	N	N	Detail	3
61300000	Other Salaries	N	N	Detail	3
62000000	Accounting & Legal	N	N	Detail	2
62100000	Office Automation Systems	N	N	Detail	2
62200000	Bad Debts	N	N	Detail	2
62300000	Bank Charges	N	N	Detail	2
62400000	Contributions & Charitable Donations	N	N	Detail	2
62500000	Depreciation and Amortization	N	N	Detail	2
62600000	Dues and Subscriptions	N	N	Detail	2
62700000	Insurance			Group	2
62710000	Insurance - Property & Casualty	N	N	Detail	3
62720000	Insurance - Group Hospitalization	N	N	Detail	3
62730000	Insurance - Group Life	N	N	Detail	3
62740000	Insurance - Group Disability	N	N	Detail	3
62750000	Insurance - Keyman & Other	N	N	Detail	3
62800000	Interest	N	N	Detail	2
62900000	Leased Equipment	N	N	Detail	2
63000000	Licenses & Permits	N	N	Detail	2
63100000	Office Supplies & Printing	N	N	Detail	2
63200000	Postage	N	N	Detail	2
63300000	Profit Sharing Trust Fund	N	N	Detail	2
63400000	Rent	N	N	Detail	2
63500000	Repair & Maintenance	N	N	Detail	2
63600000	Taxes			Group	2
63610000	Taxes - FICA	N	N	Detail	3
63620000	Taxes - UCC	N	N	Detail	3
63630000	Taxes - Property	N	N	Detail	3
63640000	Taxes - Income	N	N	Detail	3
63650000	Taxes - Business State	N	N	Detail	3
63660000	Taxes - Business City	N	N	Detail	3
63670000	Taxes - Business County	N	N	Detail	3
63700000	Telephone	N	N	Detail	2
63800000	Travel	N	N	Detail	2
63900000	Utilities	N	N	Detail	2
64000000	Misc expense	N	N	Detail	2
70000000	OTHER INCOME			Group	1
71000000	Other Income Detail	N	N	Detail	2
80000000	OTHER EXPENSE			Group	1
81000000	Other Expense Detail	N	N	Detail	2
90000000	TAXES			Group	1
91000000	Tax Detail	N	N	Detail	2