

## COMPENSATION DISCLOSURE STATEMENT

You are a highly valued customer, and our firm takes pride in the services we provide to you.

Acting as an independent insurance agent or as your insurance broker, we are able to offer you excellent service and competitive prices because we can access insurance coverage, in most cases, from more than one insurance company.

Our firm does business with a variety of competing insurance companies, and we will attempt to obtain one or more quotes from among those insurers that we believe to be suitable, based on the preferences and needs you have communicated to us. Please remember, however, that you are ultimately responsible for determining which insurance company you want to underwrite your policy, what coverages you need for your protection, and the amount of insurance you need. In addition please note, due to the size and scope of the insurance market place we cannot investigate every available insurance product that might suit your needs.

Our firm is paid a commission for selling and servicing your account. The amount is based on the standard commission schedules established by each of the companies we work with.

We may also receive additional compensation through contingency, incentive or profit-sharing arrangements including payments of money, cooperative marketing allowances, trips and other awards paid for by the companies we place business with. Eligibility for and the amount of contingency compensation is based on pre-established thresholds that consider the overall profitability of the business we place with insurers and other factors. This incentive compensation is never tied to any individual policyholder, and there is no meaningful method to determine in advance the impact that any particular policy has on these payments. If in a given year our firm does not meet the profitability thresholds outlined above, we are not eligible for any incentive compensation.

In addition to commissions and possible incentive compensation, we may also charge a nonrefundable broker fee. Our nonrefundable broker fees are disclosed in advance on quotes and/or proposals; and are also clearly marked on your invoice.

Thank you for trusting our firm with your insurance needs. We appreciate your business. For more information about our services and compensation relating to your policy, please contact us.