



Broker Compensation Disclosure

Thank you for your business. As your Independent Insurance Broker, we purchase affordable, understandable insurance products and services for you.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service, including professional insurance advice, ongoing policy maintenance, and claims support. We are proud to confirm that any insurer or financial institution does not own us; however, Gore Mutual Insurance does have limited investment in our brokerage. When any issue arises regarding your insurance coverage, we are your advocates, using our professional experience to represent your interest best.

Brokerage compensation is part of your insurance premium. We have listed below the auto & property insurers we represent for your benefit, including the compensation range each provides as a percentage of your overall premium.

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| *Coachman: Prop 20% Auto 10% to 12.5% | ***Jevco: Auto 5% to 15% |
| *HTM: Prop 20% Auto 10% to 12.5% | *Economical: Prop 20% Auto 10% to 12.5% |
| *SGI: Prop 20% Auto 10% to 12.5% | *Commonwell: Prop 20% Auto 10% to 12.5% |
| *Gore Mutual: Prop 20% Auto 10% to 12.5% | *Intact: Prop 20% Auto 10% to 12.5% |
| *CAA: Prop 20% Auto 12.5% to 20%, | **Facility: Auto 7.5% to 11% |
| Chubb: Prop 20% Auto 12.5% | Non-Standard Personal & Commercial Lines Prop: 10% to 20% |

*Will also include profit sharing if contractual terms are met (explanation included below)

**Commission is capped at \$310.00

***Will pay an additional commission to compensate for the ordering of claims history and driving record reports

This commission percentage is paid annually for both new business and renewals.

We will notify you if there is an increase in the commission schedule we receive from your insurer or any other material change that affects compensation arrangements.

To maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurers, with an asterisk noted above, recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on growth, profitability (loss ratio), volume, retention, and increased services we provide on behalf of the Insurer. Contingent (profit) Commission is not guaranteed. For detailed Contingent Commission information, please visit the individual company's website.

Your Insurer will provide you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your new business policy. Please get in touch with us if you have any questions regarding this or any other aspect of your insurance.

Sincerely,

Dave Hare, AIC, CIP
CEO