

## **Disclosure**

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

At Insure Exact Insurance Brokers we are compensated through either a commission percentage or specifically identified fees. This is common practice in our industry and for your benefit we have identified the range of commissions we receive for each type of insurance policy issued.

### **Commercial Insurance**

Our normal commission ranges from 5% to 20%

### **Auto Insurance**

Our normal commission ranges from 7.5% to 12.5% -- In some instances a nominal flat fee is applied.

### **Home Insurance**

Our normal commission ranges from 10% to 20%

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

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

In order for us 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 a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (profit) Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new business policy. If you have any questions regarding this or any other aspect of your insurance please contact us.