

IMPORTANT INFORMATION

Service Commitment and Disclosure

CIMA commits to provide the following services to you. At your request, we will:

- place desired insurance policies with insurers represented by CIMA;
- issue certificates of insurance evidencing the specific policies that we have placed on your behalf;
- assist in the management of all premium bearing audits;
- review contracts you may sign to verify that the insurance coverages you have requested are in compliance with the contract;
- promptly respond to your insurance questions pertaining to coverages;
- assist you in dealing with the insurance company(ies) in an effort to assure that your claims are properly evaluated; and
- assist in the interpretation of insurance company loss control recommendations.

The cornerstones of CIMA's service to you are your dedicated Account Executives. These CIMA representatives are your primary contacts for all of your servicing needs. At all times, designated backup personnel are at the ready to maintain CIMA service standards in your Account Executives' absence.

In order for CIMA to fulfill these commitments, you must provide CIMA with timely and accurate information regarding the requested insurance; accurately report your exposures; notify CIMA promptly when assistance is needed; pay all premiums when due; and promptly notify the insurance company in accordance with specific notice requirements about any claims or incidents that might give rise to claim in the future.

CIMA cannot guarantee the solvency or claims paying ability of any insurance company.

CIMA¹ is an insurance producer licensed by your State. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers. The role of the producer in any particular transaction typically involves one or more of these activities.

Compensation will be paid to the producer, based on the insurance contract the producer sells. Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party. Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects. In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer may also affect compensation. Lastly, the producer may earn investment income on premiums it collects on the insurance company's behalf.

You may obtain information about compensation expected to be received by CIMA based in whole or in part on the sale of insurance to you, and (if applicable) compensation expected to be received based in

¹ Depending on your state requirements for licensing, the "Producer" may be: The CIMA Companies, Inc.; Corporate Insurance Management, Inc.; and/or one of our individual staff members.

whole or in part on any alternative quotes presented to you by CIMA, by requesting such information from CIMA.

Our compensation for providing the insurance services we are committing to provide, as outlined in this commitment, is solely paid for from these sources of compensation. Our producers/agents/employees do not direct account placements based on contingency agreements nor do they receive any direct compensation based on contingency agreements.

Lastly, our Code of Professional Ethics strictly governs the conduct of all employees. The Code of Ethics is posted on www.cimaworld.com.

Note: If you have any questions regarding this information or require additional information, please contact CIMA at 703-739-9300 or 800-468-4200. You can also review the CIMA Service Commitment at any time by going to www.cimaworld.com.