



North Blenheim Mutual

INSURANCE COMPANY • SINCE 1861

www.northblenheim.com

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Toll Free: 1-800-665-6888

Agent/Broker Compensation Disclosure

North Blenheim Mutual Insurance Company offers property and casualty insurance products through a combination of exclusive agents and independent brokers. Our distributors must act with honesty, integrity and hold themselves to a high ethical standard in their dealings with both the customer and the insurer.

We compensate our agents/brokers in two ways:

1. They earn a commission which is a fixed percentage of the premium you pay. We support and respect our agents/brokers and know from experience that they will provide you with the expert advice, choice, and excellent service you require. The rate of commission varies depending on the type of agent and the line of business as illustrated in the table below.

Line of Business	Agent	Broker All Lines of Business
Residential	10-30%	20%
Commercial	10-25%	20%
Farm	7-25%	20%
Auto	5-10%	12.5%

2. North Blenheim Mutual Insurance Company recognizes the efforts of the agents/brokers in managing their book of business through a contingent profit commission. The performance bonus is not guaranteed. It is based on the profitability of the agent/brokers book of business. It represents a small percent of the overall expenses of operation and does not affect the approval of a premium refund to North Blenheim Mutual's property policyholder members.