

BROKER COMPENSATION

Commissions

Brokers are compensated in the form of a commission payment calculated as a percentage of your insurance premium. Brokers are obligated to disclose their commission earnings on a client's policy, if requested.

The following is a breakdown of the commissions paid by Edge Mutual to contracted independent brokers:

Agricultural Property	20%
Residential	20%
Commercial	20%
Automobile	12.5%
Commercial Auto	8%

Contingent Profit Commissions (CPC)

AS part of our brokerage contract, we recognize brokerage profitability through a Contingent Profit Commission (CPC) program. Receipt of a CPC payment is entirely dependent on the overall profitability of the business submitted by a brokerage. Therefore, this commission may fluctuate from year to year and is not guaranteed to any brokerage.