



TO OUR CUSTOMERS:

April 2013

OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

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.

Brokerage compensation is part of your insurance premium. Directors Global has access to many world-wide insurers, wholesalers and intermediaries, many of whom require a formal contract and those that do not require a formal contract in order to transact insurance on our clients' behalf. It would be impractical to list brokerage compensation paid by all such entities; however, they typically pay compensation similar to that listed below based on classification of insurance.

Typical terms from the many insurers/intermediaries/wholesalers we can access, who may or may not require a formal contract, are:

Automobile	Property	Liability	D&O/Exec Risks/E&O	Surety
7.5% - 12.5%	15% - 20%	10% - 20%	10% - 20%	15%-25%

***Facility Association (Royal), for difficult automobile risks, 6% - 11% commission is capped at \$250.00*

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

Directors Global may also represent specialty intermediaries and wholesalers, when it is in our client's best interest. Such intermediaries typically provide compensation at a lower rate than represented above, and occasionally Directors Global may need to supplement our income by means of an additional fee, in addition to or in lieu of the policy commissions. In these cases, we will disclose these arrangements with you prior to binding.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. They may 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. For other information regarding compensation received by Directors Global Insurance Brokers Ltd. for any of its insurance brokerage services, please do not hesitate to contact your account executive, or visit our web site at www.directorsglobal.com.

Directors Global Insurance Brokers Ltd