



WestStar Insurance Agency, Inc. Compensation Disclosure

In addition to the commissions or fees received by us for assistance with the placement, servicing, claims handling, or renewal of your insurance coverage, other parties, such as excess and surplus lines brokers, wholesale brokers, reinsurance intermediaries, underwriting managers, and similar parties sum of which may be owned in whole or in part by WestStar Insurance Agency, Inc. may also receive compensation for their role in providing insurance products or services to you pursuant to their separate contracts with insurance or reinsurance carriers. Additionally, it is possible we, or our corporate parents or affiliates, may receive contingent payment or allowances for insurers based on factors which are not client-specific, such as the performance and/or size of an overall book of business produced with an insurer. We generally do not know if such contingent payment will be made by a particular insurer, or the amount of any such contingent payments, until the underwriting year is closed. That compensation is partially derived from your premium dollars, after being combined (or "pooled") with the premium dollars of other insured's that have purchased similar types of coverage. We may also receive invitations to programs sponsored and paid for by insurance carriers to inform brokers regarding their products and services, including possible participation in company-sponsored events such as trips, seminars, and advisory council meetings, based upon the total volume of business placed with the carrier you select. Additionally, in the ordinary course of our business, we may receive and retain interest on premiums you pay from the date we received them until the date the premiums are remitted to the insurance company or intermediary. In the event we assist with the placement and other details of arranging for the financing of your insurance premium, we may also receive a fee from the premium finance company.

WestStar Insurance

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