



Compensation Disclosure to Clients

Integro is committed to providing superior service at the best value to our clients. When Integro makes any recommendation or offers any suggestion to a client pertaining to the placement or sale of insurance coverage, Integro does so in furtherance of the client's interests.

In some instances, Integro is compensated by insurance companies or other third parties with whom Integro does business. That compensation may vary based on a number of factors, including the insurance contract and the insurer that the client ultimately selects, the volume of business that Integro provides to an insurer, and/or the overall book of business that Integro has with an insurer.

Integro welcomes discussion of its sources and forms of compensation. A client may obtain specific information about how Integro is compensated in connection with a particular placement or sale, or in connection with any alternative quotes presented by Integro to the client, simply by requesting such information from Integro.

In addition, please be advised that in conformance with applicable law, Integro holds premium funds in premium trust accounts segregated from Integro's corporate bank accounts, and may earn interest on those funds until such time as they must be remitted.

If you have any questions about the compensation that Integro may receive from work on your behalf, please do not hesitate to ask.