

08/10/2009

Stroud National Agency, Inc.

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Ruidoso, NM 88355

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FARM AND RANCHO OWNERS INSURANCE COMMISSION SCHEDULE

Effective 01/01/07 until withdrawn or updated.

In accordance with the Agent's Authority as granted in the Agency-Company Agreement, this schedule indicates commissions for each line of business.

FARM AND RANCHO OWNERS

<i>Premium Volume</i>		<i>Commission Rate</i>	
From	To	New	Renewal
\$200,000 -	Above	15.0%	15.0%
\$25,000 -	\$199,999	15.0%	12.5%
\$10,000 -	\$24,999	15.0%	10.0%
\$0,000 -	\$9,999	15.0%	7.5%

At the renewal the commission will be adjusted as per your current written premium which will be periodically reviewed.

A Profit Sharing Agreement is available for agents with premium volume of \$250,000 or greater.

All Other Lines

FARM TRUCK/AUTO	10%
IRRIGATION	10%
UMBRELLA	10%

Signature _____

AGENCY
NAME _____ CODE TBD _____ DATE _____

Please return by fax, email or mail to Stroud General Agency.