



Schedule of Commercial Line Commissions in Illinois

Small Commercial	Under 100,000		Over 100,000	
	New	Renewal	New	Renewal
Spectrum	8.50	7.0	10.20	8.40
Spectrum Technology Errors or Omissions (Tech E&O)	8.50	7.0	10.20	8.40
Property, Crime, General Liability, and Umbrella not written on Spectrum.	7.0	7.0	8.40	8.40
Spectrum for Construction, Auto Services, Real Estate, Restaurants and Printing & Publishing Industries	7.0	5.75	8.40	6.90
Auto	7.0	5.5	8.40	6.6

Workers Compensation Non-Participating Plan (WE policy Symbol)

First \$25,000 in standard policy premium	5.0	4.0	6.0	4.80
Standard policy premium over \$25,000	4.0	4.0	4.8	4.8

Workers Compensation Participating Plan (WB policy Symbol)

Workers Compensation	4.5	3.0	5.4	3.6
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Hartford Direct Sales Team for Agents-Commissions

All Lines (Business & Personal Services, Professional Services, Technology, Financial Services and Retail (except Workers Compensation Participating Plan as detailed below).	4.5	3.0	5.4	3.6
All Lines (all other) Except Workers Compensation Participating Plan as detailed below.	3.5	2.0	4.2	2.4
Workers Compensation Participating Plan (WB policy symbol) (Business & Personal Services, Professional Services, Technology, Financial Services and Retail.	Refer to Company			

Renewal business can be processed in our system up to 120 days in advance of the renewal date.

Marine	Under 100,000		Over 100,000	
	New	Renewal	New	Renewal
Property Choice, Inland Marine, Ocean Marine (Ocean Cargo and Hull) <\$25k policy premium	7.0	7.0	8.4	8.4
Property Choice, Inland Marine, Ocean Marine (Ocean Cargo and Hull) >\$25k policy premium	Refer to Company			
Ocean Marine – Protection & Indemnity	Refer to Company			

Middle Market

Property, Crime, General Liability, Umbrella, and Auto for Technology, Healthcare, Finance, Education, Business & Professional Services and Communication Services	7.0	7.0	8.4	8.4
Public automobile, Truckmen, Non-Franchised Dealers (Excluding school buses and church buses)	4.5	4.5	5.4	5.4

Workers Compensation Non-Participating Plan (WE policy symbol)

First \$50,000 in standard policy premium	2.5	2.5	3.0	3.0
Next \$100,000 in standard policy premium	2.0	2.0	2.4	2.4
Standard policy premium over \$150,000	0.6	0.6	0.72	0.72

Workers Compensation Participating Plan	Refer to Company
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All Other Commercial Business	Refer to Company
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This commercial Insurance Base Commission Schedule shall be attached to and form part of your Agency Agreement for Standard Voluntary Commercial Lines coverages. This Base Commission Schedule and the rates of commission specified herein shall replace and supersede all previous Commercial Lines Base Commission Schedules and rates of commission effective on the date specified in this document.

Commission Applicability

No commission is applicable to certain items in accordance with the Company's usual commission payment methods and practices, including, but not limited to, policy expense constants, fees, assessments surcharges and retrospective premium adjustments. In addition, in most cases, commission is not paid on terrorism premium. The commission rate for Workers Compensation is applied before application of premium discounts.

Exceptions to Commission Schedule

This commission schedule shall not apply to any policy subject to a special program or other agreement between the Company and Agent that provides for a different commission, or to any policy that is subject to a commission that is or was individually negotiated or agreed to by the Company and Agent (including the renewal of any such policy).

Risk State Commission Application

For lines of business other than Workers Compensation, the commission rate for the predominant risk state applies. For Workers Compensation, the total commission rate is based on the premium and commission rate applicable in each risk state.

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