

SCHEDULE A TO THE PRODUCER AGREEMENT

It is agreed that:

1. Subject to guidelines as may be communicated to the Producer from time to time, and otherwise to the terms and conditions of the Producer Agreement, the Producer is authorized to bind and execute insurance contracts for those classes of insurance designated herein. All references in this Agreement to the binding of policies shall apply only to the extent that the Producer's binding authority has not been limited or modified by guidelines provided by the Manager or Company.
2. The Producer agrees to:
 - A. Comply with the underwriting rules and regulations of the Company and Manager as they may be communicated from time to time;
 - B. Bind coverage, when applicable, for periods no longer than thirty (30) days, and then only on application forms provided for such purpose by the Company or Manager. No coverage shall be bound unless the applicant has completed and signed a proper Company application and remitted appropriate payment prior to or on the effective date of coverage;
 - C. Forward copies of all applications, binders, policies, certificates and endorsements issued by the Agent, or otherwise notify the Company or the Manager, as directed, of all liability accepted, not later than the fifth (5th) succeeding business day following the inception date of coverage.
3. The commissions specified herein shall not apply to the renewal of an insurance contract which the Company is required to renew by law, unless the Company and Manager failed to comply with a requirement that would have permitted nonrenewal of the contract. However, if, and only if, this Agreement covers policies sold by the Producer for the Company in a state where the law of such state requires the Company to renew such policies beyond their then-current term after the termination of this Agreement, and also requires the Company to retain the Producer to provide service to such policyholders and to be paid a commission for such service, then the Producer shall be paid a service commission of five percent (5%) on all renewal premiums received on any such policies as full and complete compensation for such Producer services under such law.

COMMISSIONS

Company: Universal Property & Casualty Insurance Company

<u>Binding Authority</u>	<u>Policy Type</u>	<u>Rate of Commission</u>
Yes (subject to guidelines)	Homeowners	12%

Except as provided above or otherwise in the Agreement, the above base rate of commission shall be applicable to all policies of the specified type transacted or renewed by the Producer according to the terms of the Agreement, applicable law, and any directives from the Company or Manager. The Company or Manager, in their sole discretion, may from time to time offer additional or different commissions based upon market conditions or other factors. Any offers of additional commissions shall be applicable and binding only upon written communication of the offers to the Producer and shall be limited to the terms and conditions set forth therein.

This schedule of commissions supersedes any existing commission schedule between the Company and Manager and the Producer, and shall be effective as of the date specified in Section 3 of the Agreement.