

SCHEDULE F

HARTFORD FIRE BLANKET AND BTA

The Hartford Fire Insurance Company will pay the following Flat Commissions for BLANKET (Participant Accident, Volunteer Firefighter) and BTA. The amount of Commissions may be increased based on the services provided by the Producer pursuant to the Additional Services Fees section below.

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1. **No Commissions:** For BLANKET and BTA, no Commission will be paid if the Policyholder pays the Producer directly and the Producer confirms that such agreement is in compliance with New York Ins. Law s 2119.

2. **BLANKET and BTA:**

Policy Situs	All Sizes
Situated in NY	15%
Situated Outside New York	10-15%

Additional Service Fees

In addition to the Commissions payable above, an Additional Service Fee up to the stated maximum may be paid to the Producer. The Additional Service Fees may be paid when the services are agreed to by the Hartford Fire Insurance Company. The Hartford Fire Insurance Company retains the right to determine if such services are to be compensated as Additional Service Fees.

Maximum Commission, Including Additional Service Fees

Total Commissions, inclusive of Additional Service Fees for Consultative Services may not exceed 30%.

Such services are as follows:

Consultative Services – Fees based on consulting services provided to the Policyholder by the Producer.

- Consult with Policyholder to create the Group Policy plan design. (+2%)
- Assess the Insured coverage needs. (+2%)
- Explain Group Policy provisions to Policyholder. (+2%)
- Review Group Policy and Insured booklets to ensure accuracy with plan design. (+2%)
- Consult with Policyholder at renewal as to changes in plan design and rate. (+2%)
- Assist Policyholder with the implementation of the Group Policy. (+2%)
- Provide Policyholder with notices and communication. (+1%)
- Provide higher than standard levels of quality. (+2%)
- Promotion of additional products and services. (+1%)
- Provide higher than standard level of availability to answer Policyholder questions related to their Group Policy. (0.5%)
- Communicate Policyholder Customer Service Issues in a timely manner. (+.1%)
- Communicate Changes in Policyholder Information in a timely manner. (+.1%)
- Communicate Policyholder Implementation questions and concerns in a timely manner. (+.2%)