

DISCLOSURE OF AGENT COMPENSATION

The following information is provided in keeping with our ongoing practices of full disclosure and transparency.

Hay Mutual Insurance Company distributes insurance products only through exclusive sales agents, which are employees of Hay Mutual, and they are required to place all insurance with Hay Mutual. We compensate agents with a commission based on a fixed percentage of the policy premium you pay.

Hay Mutual Insurance Company does not offer any other form of compensation, remuneration, or loans to our exclusive agents.

The Hay Mutual Insurance Company is dedicated to meeting its obligations to its members by employing prudent management of operation costs, investments, and product pricing, with stable, effective underwriting guidelines.