



COMPENSATION PROTOCOL

With respect to certain placements of coverage, ALLIED customarily receives compensation from insurers for its services in the form of commissions, which consist of a percentage of the premium collected by the insurers. In cases where ALLIED is compensated in the form of commissions from insurers and/or fees paid by clients, ALLIED may also receive additional compensation, under agreements with one or more insurers and/or insurance intermediaries, typically in the form of contingent commissions based on some combination of volume, profitability and/or other factors. ALLIED may be a party to other compensatory agreements with one or more of the insurers or insurance intermediaries with or through which ALLIED places your insurance. ALLIED may receive fees from premium finance transactions and may also earn interest from financial institutions that is paid to ALLIED on fiduciary or trust accounts in which ALLIED holds your premium payments pending remittance to the insurance company.

If a wholesale broker is involved in any portion of the placement, the wholesale broker would be entitled to additional commissions and fees. ALLIED may or may not be affiliated with or receive compensation from these wholesale brokers.

For additional specific information on your account, you may send your written request to Peter McGann – Chief Financial Officer at 390 N Broadway, Jericho, NY 11753

Dated: December, 2007