



Commission and Fees:

It is PBP's practice to complete the work and ensure the provision of services required to meet the insurance and risk management needs of a client for the commission paid by the insurer as approved by the Insurance Division for insurance companies operating in the State of Oregon.

This Practice:

- Allows PBP to work in varying capacities and on a range of issues – some of which could not be predicted at the issuance of the policy contracts,
- Encourages clients and employees of clients to ask for assistance when the issue is small and the resolution is more immediate,
- Is consistent with fair market value standards,
- Assists clients with budget development and monthly cash flow,
- Is completely transparent, and
- Can be evaluated in terms of value gained for value paid.

As licensed insurance consultants and Property & Casualty producers, we are permitted to charge fees for services for groups with greater than 51 lives, for services in connection with the transaction of personal and commercial insurance, and when annual premiums are more than \$100,000 for commercial or public entities as outlined in ORS rules and regulations.

There are times, however, when PBP provides services additional to what is the usual and customary practice of insurance producers under similar circumstances. For these additional services, PBP may impose incidental charges.

Incidental Charges:

\$25.00	Personal Lines Rewriting or reinstating a policy cancelled a second time by the insurer for nonpayment of premium or failure to renew according to policy terms by insured
\$100.00	Commercial Lines Rewriting or reinstating a policy cancelled a second time by the insurer for nonpayment of premium or failure to renew according to policy terms by insured
\$10.00	Cash payment by insured
\$45.00	Check from insured returned for insufficient funds
\$7.50	Copying required to issue or amend personal lines insurance coverage



\$45.00	Copying required to issue or amend commercial insurance coverage
\$10.00	Fee to obtain a motor vehicle report
\$5.00	Request by insured for a duplicate insurance identification card instead of waiting for insurance identification card issued by insurer
\$10.00	Each endorsement over the first six other endorsements to the policy within a six-month period
\$5.00	Duplicate SR22 to replace a lost or misplaced original SR22
\$5.00	Each certificate of commercial insurance coverage that is in addition to the first 20 certificates requested by the customer for the commercial insurance policy during the policy period

For activities unrelated to the insurance broker and risk management services contract:

- PBP may charge a per hour consulting fee for projects related to strategic goals to be designed collaboratively with the client to include objectives, activities and time requirements.
- PBP may charge a per hour fee to assist small firms with insurance and bonding information and contract language related to competing for large projects.
- PBP may charge a per hour or project defined consulting fee to work with companies on business capacity building, elements of contracting and project management.
- PBP may charge a per hour fee for individual financial planning.
- PBP may charge an attendance fee for seminars and per hour fee for training.

Consultation Fees:

- \$250/hr. – Senior Principal/Firm Partners
- \$150/hr. – Firm Associates
- \$60/hr. – Administrative Assistants