



June 19, 2020

To: BILLE ROMINE  
UNDERWRITERS ALLIANCE OF INDIANA, INC.  
PO BOX 1285  
MARION IN 46952

**RE: 2021 Commission Schedule and Profit Sharing Agreement Change Notification**

Dear BILLE ROMINE,

I hope that this letter finds you and your staff safe and healthy.

As you will recall from our Spring Agency Meetings, Donegal is in the midst of a multi-year business transformation journey. Our recently formed Product Development team is focusing their efforts on our new and improved product portfolio. The modernization of our policy administration system and supporting legacy systems is well underway and will help us to improve our speed to market, enhance and accelerate the way we quote and issue business, and streamline our internal processes to enable us to serve you more efficiently.

During the past several months, our Marketing team has been busy consolidating our Commission Schedules, refreshing our Profit Sharing Program, with the goal of aligning and restructuring the components of our overall agency compensation program. We are excited to introduce to you our new Commission Schedules and Profit Sharing Program.

Attached to this document you will find the new Commission Schedules that will be effective on January 1, 2021. Your Business Relationship Manager will be contacting you shortly to answer any questions you might have after you review the new schedules.

Here's a sneak preview of some of the changes:

- Workers' Compensation and Commercial Multi-Peril base commission increases
- One-year Profit Sharing program (expanded premium level and qualifying loss ratio opportunities)
- Reduced penalty for election of optional lock-in feature
- Enhanced Agency of Distinction program benefits
- Please note that the Commission Schedules and Profit Sharing Program currently in effect will expire on December 31, 2020.



## Standard Commission Schedule

Effective January 1, 2021

COMMERCIAL LINES		
LINE OF BUSINESS	NEW	RENEWAL
Businessowners	17.5%	15%
Commercial Auto <i>(Includes Garage Auto Liability)</i>	14%	14%
Commercial Fire	15%	15%
Commercial Inland Marine	15%	15%
Commercial Package Policy	17.5%	15%
General Liability <i>(Includes Umbrella)</i>	12%	12%
Workers Compensation	12%	7%
Farm	15%	15%

PERSONAL LINES		
LINE OF BUSINESS	NEW	RENEWAL
Dwelling Fire	15%	15%
Homeowners	15%	15%
Personal Auto	15%	11%
Personal Auto - NC Facility	10%	10%
Personal Inland Marine <i>(Includes Boatowners)</i>	15%	15%
General Liability <i>(Includes Umbrella)</i>	12%	12%

This schedule, when executed by the Company, shall become effective as of the effective date noted above and shall form part of, and shall be incorporated into, the Agency Agreement between the Company and the Agent.

**Richard G. Kelley**

Senior Vice President, Head of Field Operations  
Donegal Insurance Group