



**EXHIBIT A
COMMISSION ADDENDUM**

For policies issued under binder agreements or similar agreements where commissions are fixed, the commission rate payable as a percentage of the base premium (unless noted) shall be:

Format = New / Renewal

ADMITTED AND NON-ADMITTED PERSONAL LINES										
State	Multi-peril Include Wind	Wind Only	Excess Wind	Multi-peril Exclude Wind	Flood (Primary)	Excess Flood	Inland Marine	Quake Only	Wind, Exclude Earthquake	Wind, Include Earthquake
All States*	10% / 10%									

**Some programs may not be offered in all states.*

NFIP PRIMARY / WRITE YOUR OWN (WYO) FLOOD	
Personal Lines	18% / 15%
Commercial Lines	18% / 15%

NEPTUNE PRIVATE FLOOD	
Personal Lines	10% / 10%
Commercial Lines	10% / 10%

DUAL PRIVATE FLOOD	
Personal Lines	10% / 10%

TOWER HILL SPECIALTY	
Manufactured Homes / Dwelling Fire	10% / 10%

JEWELERS MUTUAL	
Personal Lines	10% / 10%

Orchid may modify or amend this schedule from time to time, providing notice to the producer in accordance with your state's notice requirements.