



Regardless of your location, we are providing the following disclosure pursuant to Insurance Department Regulation No. 194 (11 NYCRR 30.3(a) & 30.3(b):

Irizarry & Irizarry Assoc., Inc. (“the producer”) is an insurance producer licensed by the State of New York. Insurance producers are authorized by their license to confer with insurance purchasers about the benefits, terms and conditions of insurance contracts; to offer advice concerning the substantive benefits of particular insurance contracts; to sell insurance; and to obtain insurance for purchasers.

The role of the producer in any particular transaction typically involves one or more of these activities:

- Compensation will be paid to the producer, based on the insurance contract the producer sells
- Depending on the insurer(s) and insurance contract(s) the purchaser selects, compensation will be paid by the insurer(s) selling the insurance contract or by another third party.
- Such compensation may vary depending on a number of factors, including the insurance contract(s) and the insurer(s) the purchaser selects.
- In some cases, other factors such as the volume of business a producer provides to an insurer or the profitability of insurance contracts a producer provides to an insurer also may affect compensation.
- Commission Generally is paid to Irizarry & Irizarry Associates Inc. in the amount of 7.5-15% of the annual premium. When or If a Broker Fee is charged, a separate broker *Acknowledgment of a Service Fee* titled Section 129 will need to be signed to comply with the New York State Insurance Law.

The insurance purchaser may obtain information about compensation expected to be received by the producer based in whole or in part on the sale of insurance to the purchaser, and (if applicable) compensation expected to be received based in whole or in part on any alternative quotes presented to the purchaser by the producer, by requesting such information from the producer.