

MARKETING SERVICES CONTRACT

This contract for insurance consulting services is entered into as of this date, ____/____/2009, in the state of California between _____ (customer) and Premium Rate Analysis, Inc. Dba: RateCraft

RateCraft provides consulting services to secure the best pricing, coverage and service for general liability, property, worker's compensation and/or other business insurance.

RateCraft will obtain equivalent insurance quotes at reduced pricing. Equivalent means that insurance coverage is quoted at the same limit as customer's existing coverage and the insurance carrier has the same or better letter rating from A.M. Best & Company.

Customer may elect to reduce their insurance premiums by:

1. Using RateCraft obtained quotes as leverage, persuading the customer's current carrier and agent to lower their quote to be competitive with those presented by RateCraft. In this case RateCraft's fee will be 35% of the insurance premium savings – the difference between the original renewal quote and the final lowered quote offered by the customer's current carrier and agent and accepted by customer.
2. Switching coverage to a carrier presented by RateCraft. In this case RateCraft's fee will be 35% of the insurance premium savings – the difference between the original renewal quote and the RateCraft obtained carrier quote accepted by the customer.

If the customer's current carrier has elected to not renew the existing policy or if the company's current agent presents a lowered quote from an alternate carrier, then the insurance premium savings discussed above will be based on the best quote the incumbent agent obtains prior to the renewal date.

If customer does not receive any quotes from their incumbent agent and RateCraft quotes are the only ones received, then the insurance savings discussed above will be based on the prior year's premium or the second best premium received by any source, which ever is greater.

Any quote received after RateCraft quotes are presented will be deemed leveraged quotes and will be subject to RateCraft's fee structure.

For a period of one year from the date of this contract, if the customer switches subsequent coverage to an agent referred by RateCraft or a carrier quoted by RateCraft, a 35% fee for any savings received will apply.

This contract requires the customer to take some action if there is a savings of at least \$_____, either to leverage the quote as explained above, or to take a quote over by broker of record, or to take a lower but equivalent quote with a new agent. If the customer fails to respond or to make a decision when these options are available RateCraft's fee will be \$300 for the work rendered.

Customer agrees that they will not have any other agents quoting on their insurance program while working with RateCraft with the exception of their current agent who holds that particular policy unless previously agreed.

Customer hereby agrees that RateCraft shall not be held liable for the insolvency or, errors and omissions of the agents chosen to represent the customer in their insurance matters nor, shall RateCraft be held liable for the insolvency, or errors and omission of the chosen insurance company. RateCraft is not acting as an agent or broker in providing these services and the customer's sole and exclusive remedy in case of dispute is to look to the agent or broker ultimately selected.

The laws of the State of California shall govern this contract. Agreed and Accepted by:

Customer: _____
By: _____
Name: _____
Date: _____

Premium Rate Analysis, Inc. DBA: RateCraft
By: _____
Name: Andrea Luoni, President
Date: _____