

# THE **ROCKWOOD** COMPANY

## **The Rockwood Company Privacy & Compensation Disclosure Policy**

We at the Rockwood Company (including its subsidiaries, affiliates, brokers and agents, collectively referred to as "Rockwood") are committed to safeguarding your privacy, and have established this privacy policy to maintain the confidentiality of your personal information.

### **Information We Obtain**

We collect information to help us serve your insurance needs and to fulfill legal and regulatory requirements. The information collected may vary depending on the products and services we provide.

We collect nonpublic information about you from the following sources:

- Information we receive from you verbally, on applications or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer reporting agency.
- Information we receive from medical records or medical professionals.
- Financial information such as income, assets and liabilities, insurance and business.

### **Third Party Links**

The Rockwood Company website and its communications to clients may contain links to other web sites that are not affiliated or controlled by The Rockwood Company. The Rockwood Company does not endorse any products or services that may be referenced in these web sites; and, is not responsible for the security or privacy practices of such sites. Further, The Rockwood Company cannot provide assurances that any internet communications utilized with clients could be compromised or misused.

### **Information We May Disclose**

In the course of general business, we may disclose information we collect to service, process and administer business operations such as claims adjusters, auditors, purposes of marketing products and services, regulatory compliance, the detection of fraud, or as otherwise required or allowed by law. These disclosures may be made without prior authorization from you as permitted by law.

We do not disclose any nonpublic information about our customers and former customers to anyone, except as permitted by law (such as for servicing transactions requested by you.)

### **Information Security**

We permit access to customer information to only those employees who have a business reason to know the information, such as in order to provide products or services to you. We maintain physical, electronic and procedural safeguards in order to protect against unauthorized use or disclosure of your personal information.

### **Control of Information**

You have the right to request access and correction of the personal information we obtain about you. To obtain access or to correct any information you believe is inaccurate, please write to:

**Daniel J Berman**  
**The Rockwood Company**  
**20 N Wacker, Suite 600**  
**Chicago, IL 60606**

Indicate your full name, address, telephone number, policy number and your specific request.

## **We Will Keep You Informed**

As a valued customer, we respect your privacy concerns. In the event of future changes in our privacy policy, you will receive an updated notice.

## **The Rockwood Company Compensation Disclosure**

- 1) The Rockwood Company (“Rockwood”) will receive compensation from the insurer(s) for the sale of insurance policies to you.
- 2) Rockwood’s principal compensation is in the form of commissions paid by the insurer, where commissions are determined as a percentage of the premium that you pay on your policies.
- 3) Rockwood may receive additional compensation, in addition to commissions, from the insurer(s) based upon one or a combination of factors, such as premium, volume placed with a particular insurer, loss or claims experience of the business Rockwood places with that insurer, persistency or renewal rates and other factors.
- 4) Commission amounts and other compensation received by Rockwood may differ depending upon the type of insurance product and insurer(s).
- 5) If you have any questions or want any more information about Rockwood’s compensation arrangements with insurers, then please write to Daniel J. Berman, The Rockwood Company, 20 N. Wacker Drive, Suite 960, Chicago, IL 60606.

## **Contacting Us**

You can contact us with any questions you may have regarding this privacy policy at:

Mail: The Rockwood Company  
20 N Wacker Drive, Suite 960  
Chicago, IL 60606

Email: [insurance@rockwoodco.com](mailto:insurance@rockwoodco.com)