

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 nonpublic information about you from the following sources:

- Information we receive from you 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 Disclose

We do not disclose any nonpublic personal 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:

**Norman Westerhold
The Rockwood Company
20 N. Wacker Suite 960
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 Norman Westerhold, The Rockwood Company, 20 N. Wacker Drive, Suite 960, Chicago, IL 60606.