

## Oracle RMS Customer Disclosure Form

### **Disclosure of Contingent Profit Commissions**

Oracle RMS would like to inform you that, from time to time, we may be eligible to receive contingent profit commissions from insurance companies based on our overall performance. These commissions are typically calculated based on factors such as growth, profitability, and loss ratios. Please note that contingent profit commissions are not guaranteed and are not related to any specific policy or client.

### **Disclosure of Incentives**

Additionally, insurance companies may occasionally offer Oracle RMS incentives such as gift cards, tickets to sporting or concert events, lunches, and other forms of recognition. We want to assure you that these incentives do not influence our decisions on where to place your business. Our primary goal is to find the best insurance solution for your needs.

### **Disclosure of Premium Financing Relationships**

Oracle RMS works with premium financing companies such as First Insurance Funding to offer you financing options for insurance premiums. Should you agree to have your premium financed with one of these companies, Oracle RMS may be eligible for a yearly bonus based on the total volume financed through them. This bonus does not impact the cost or terms of your premium financing arrangement.

### **Customer Acknowledgment**

By receiving this disclosure form, you acknowledge that you have read and understood the above information and that any contingent profit commissions, incentives, or bonuses earned by Oracle RMS do not affect the recommendations or placement of your insurance policy. However, you may always request quotes from any carrier we are contracted with subject to eligibility. The carriers we work with can be found on our website, [www.oraclerms.com](http://www.oraclerms.com).

If you have any questions or concerns about anything outlined in this document please contact us at 905-660-9740 or via email at [info@oraclerms.com](mailto:info@oraclerms.com)