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FRANCHISE DISCLOSURE DOCUMENT 2015 OCT 19 PH 1:15

FRONTIER ADJUSTERS, INC
a Colorado corporation
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Independence, OH 44131
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(877) 392-6278
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DEPARTMENT OF
BUSINESS OVERSIGHT
SAN FRANCISCO

The franchise offered is for the operation of a claims adjusting business, which includes inspections, appraisals, estimates, third party claims administration, risk management services, or investigations unless otherwise specified in Section 1.1 of the Franchise Agreement

The total investment necessary to begin operation of a Frontier Adjusters franchised business is \$18,995 to \$27,905. This includes \$12,500 that must be paid to Franchisor

This disclosure document summarizes certain provisions of your franchise agreement and other information in plain English. Read this disclosure document and all accompanying agreements carefully. You must receive this disclosure document at least 14 calendar days before you sign a binding agreement with, or make any payment to the franchisor or an affiliate in connection with the proposed franchise sale. **Note, however, that no government agency has verified the information contained in this document.**

You have the option of receiving a paper copy or a compact disc of the disclosure document. To request a paper or compact disc copy, contact the Compliance Department at (877) 392-6278.

The terms of your contract will govern your franchise relationship. Don't rely on the disclosure document alone to understand your contract. Read the entire contract carefully. Show the contract and this disclosure document to an advisor, like a lawyer or accountant.

Buying a franchise is a complex investment. The information in this disclosure document can help you make up your mind. More information on franchising, such as "A Consumer's Guide to Buying a Franchise," which can help you understand how to use this disclosure document is available from the Federal Trade Commission. You can contact the FTC at 1-877-FTC-HELP or by writing to the FTC at 600 Pennsylvania Avenue, NW, Washington, DC 20580. You can also visit the FTC's home page at www.ftc.gov for additional information. Call your state agency or visit your public library for other sources of information on franchising.

There may also be laws on franchising in your state. Ask your state agencies about them.

Issuance Date 10/7/2015

STATE COVER PAGE

Your state may have a franchise law that requires a franchisor to register or file with a state franchise administrator before offering or selling in your state. **REGISTRATION OF A FRANCHISE BY A STATE DOES NOT MEAN THAT THE STATE RECOMMENDS THE FRANCHISE OR HAS VERIFIED THE INFORMATION IN THIS DISCLOSURE DOCUMENT**

Call the state franchise administrator listed in Exhibit A for information about the franchisor, or about franchising in your state

MANY FRANCHISE AGREEMENTS DO NOT ALLOW YOU TO RENEW UNCONDITIONALLY AFTER THE INITIAL TERM EXPIRES. YOU MAY HAVE TO SIGN A NEW AGREEMENT WITH DIFFERENT TERMS AND CONDITIONS IN ORDER TO CONTINUE TO OPERATE YOUR BUSINESS. BEFORE YOU BUY, CONSIDER WHAT RIGHTS YOU HAVE TO RENEW YOUR FRANCHISE, IF ANY, AND WHAT TERMS YOU MIGHT HAVE TO ACCEPT IN ORDER TO RENEW

BE ADVISED THAT BILLINGS FOR SERVICES ARE PAID DIRECTLY TO THE FRANCHISOR, WHICH WILL REMIT 85% OF THE WEEKLY BILLINGS AFTER RETAINING FRANCHISOR'S ROYALTY

Please consider the following **RISK FACTORS** before you buy this franchise

- 1 THE FRANCHISE AGREEMENT REQUIRES YOU TO RESOLVE DISPUTES WITH US BY ARBITRATION ONLY IN OHIO. OUT-OF-STATE ARBITRATION MAY FORCE YOU TO ACCEPT A LESS FAVORABLE SETTLEMENT FOR DISPUTES. IT MAY ALSO COST YOU MORE TO ARBITRATE WITH US IN OHIO THAN IN YOUR OWN STATE.
- 2 THE FRANCHISE AGREEMENT STATES THAT OHIO LAW GOVERNS THE AGREEMENT, AND THIS LAW MAY NOT PROVIDE THE SAME PROTECTIONS AND BENEFITS AS LOCAL LAW. YOU MAY WANT TO COMPARE THESE LAWS.
- 3 BEGINNING WITH THE FIRST THREE MONTHS AFTER SIGNING THE AGREEMENT AND EVERY THREE MONTHS AFTER, THE FRANCHISEE MUST MAINTAIN GROSS BILLINGS OF AT LEAST \$10,000, WITH SOME EXCEPTIONS GRANTED BY THE FRANCHISOR, BUT NEVER LESS THAN \$10,000. FAILURE TO ACHIEVE THIS LEVEL CAN RESULT IN TERMINATION OF THE AGREEMENT.
- 4 YOU WILL NOT RECEIVE AN EXCLUSIVE TERRITORY. YOU MAY FACE COMPETITION FROM OTHER FRANCHISEES, FROM OUTLETS WE OWN, OR FROM OTHER CHANNELS OF DISTRIBUTION OR COMPETITIVE BRANDS THAT WE CONTROL.
- 5 THE FRANCHISEE WILL BE REQUIRED TO PAY A ROYALTY FEE OF 15% OF BILLINGS FOR SERVICES PERFORMED TO THE FRANCHISOR.
- 6 THERE MAY BE OTHER RISKS CONCERNING THIS FRANCHISE.

Effective Date _____

STATE EFFECTIVE DATES

The following states require that the Franchise Disclosure Document be registered or filed with the state, or be exempt from registration California, Hawaii, Illinois, Indiana, Maryland, Michigan, Minnesota, New York, North Dakota, Rhode Island, South Dakota, Virginia, Washington and Wisconsin

This Franchise Disclosure Document is registered, on file or exempt from registration in the following states having franchise registration and disclosure laws, with the following effective dates

California	Pending
Hawaii	Pending
Indiana	Pending
Illinois	Pending
Maryland	Pending
Michigan	Pending
Minnesota	Pending
New York	Pending
North Dakota	Pending
Rhode Island	Pending
South Dakota	Pending
Virginia	Pending
Washington	Pending
Wisconsin	Pending

In all other states not listed above, the effective date of this Franchise Disclosure Document is the issuance date of 10/7/2015

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