

Our Broker Compensation

To Our Customers:

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality service that include professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below **Commercial Property** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

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|-----------------------------|-------------------------------|
| > Intact 20%* | > Premier Group 15% |
| > Travelers 20%* | > Aviva 20%* |
| > Elliott Special Risk 10%* | > Southwestern Group 15% |
| > Economical Mutual 20%* | > Northbridge 20% |
| > Germania Mutual 20%* | > Tottengroup 5-15% |
| > Wynward Insurance 20% | > Trillium Mutual 20%* |
| > Howick Mutual 20%* | > Heartland Farm Mutual 20%* |
| > Gore Mutual 20%* | > Burns & Wilcox 5-15% |
| > April Canada 5-15% | > SRIM 5-15% |
| > K&K Ins Canada 5-15% | > Chubb 20% |
| > The Guarantee 20%* | > Halwell Mutual 20%* |
| > Coachman 20%* | > SGI 20%* |
| > Ayr Mutual 20%* | > Edge Mutual 20%* |
| > Peel Mutual 20%* | > Unica 15-20%* |
| > Wawanesa 20%* | > Markell 5-20% |
| > Encon 5-15% | > Hubb 5-15% |
| > Beazley Canada Ltd 5-15% | > Can Sure Underwriters 5-15% |
| > Chutter 5-15% | > Frank Cowan 5-15% |
| > JLT 5-15% | > AON 5-15% |

This commission percentage is paid annually for both new business and renewals.

Should there be an increase in the commission schedule we receive from your insurer, or, any other material change that affects compensation arrangements, we will notify you.

In order for us to maintain strong relationships with the quality insurers, we work with each to provide the type of business they desire. The insurers with an asterisk (*) noted above recognize our effort through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (Profit) Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

Your insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

Our disclosure commitments are made in the best interest of consumers. We encourage you to also consult the commitments made by the insurance industry and individual companies by consulting their websites or other available information.