

BROKER COMPENSATION

We appreciate your business and the trust you have placed in us to service your general insurance needs. We feel it is our duty to openly discuss all aspects of your dealings with our company. In keeping with our commitment to provide our clients the best service possible, this letter will explain our duties to you, our valued client, and the ways we are compensated by the insurers with which we have chosen to partner to fulfill those duties.

We strive to provide you with the best insurance value that combines coverage, service, financial stability and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy management 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.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers with asterisk * noted above recognize our efforts through Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission depends 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.

Company	Automobile	Property/Casualty/Surety
Intact*, **	10-12.5%	15-20%
The Gore*	10-12.5%	15-20%
Portage	10-12.5%	15-20%
Aviva*	10-12.5%	15-20%
Economical Insurance	10-12.5%	15-20%
Sports Fitness Canada	n/a	15-20%
RSA	10-12.5%	n/a
Encon Group	n/a	15-20%
Chubb	n/a	15-20%
Burns Wilcox	n/a	15-20%
The Guarantee	n/a	15-25%
Premier Marine	n/a	15-20%
Global Aerospace	n/a	10%
South Western	n/a	15-20%

*indicates an insuring company where a contingent commission contract is in place.

** indicates an insurance company with ownership in the Brokerage

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