

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 service that includes professional insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocates, using our professional experience to best represent your individual interest. All licensed producers and customer service representatives are regulated to a code of conduct by the Registered Insurance Brokers of Ontario and are required to continue a mandated educational program each year to maintain their provincial license.

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

These commission percentages are paid annually for both new business and renewals.

Insurer	Personal & Commercial Property %	Personal & Commercial Auto %
Aviva*	15 -20	12.5
Axiom Mutual Insurance*	20	10-12.5
CAA Insurance*	20	10-12.5
Chubb	15	N/A
Ecclesiastical	15-20	N/A
Echelon*	20	10-12.5
Economical (Definity)*	15-20	10-12.5
Gore Mutual Insurance*	15-20	12.5
Hagerty	N/A	12.5
Intact*	15-20	10-12.5
Jevco*	N/A	10-12.5
Lambton Mutual Insurance*	15-20	10-12.5
Max	20	N/A
Nova Mutual Insurance*	15-20	10-12.5
Nordic Facility (capped at \$310)	N/A	1 to 10
South Easthope Mutual Insurance	15-20	12.5
Travelers Essential (was Chieftain) *	12.5	12.5
Travelers (was Dominion) *	15-20	10-12.5
Trillium Mutual Insurance*	15-20	12.5
Wawanesa*	15-20	12.5
Various Managing General Agents	0-20	N/A

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 quality and financially stable insurers, we work with each to provide the type of business they desire. The Insurers with an asterisk (*) noted above, recognize our efforts 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 insurer's website.

We currently have interest bearing financing at market rates provided by Intact Financial Corporation, an affiliate of Intact Insurance.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities that will be forwarded to you. If you have any questions regarding this or any other aspect of your insurance, please contact your producer or customer service representative.