

Broker Compensation Disclosure

Company	Automobile	Property	Liability
Aviva Canada*	10% - 12.5%	15% - 20%	15% - 20%
Aviva Elite Insurance Company	10% - 12.5%	15% - 20%	-
Aviva Ovation Insurance Company	10% - 12.5%	15% - 20%	-
CAA Insurance*	12.50%	20%	-
Chubb Insurance Company of Canada	10% - 12.5%	15% - 20%	15% - 20%
Echelon Insurance	10% - 12.5%	20%	15% - 20%
Economical Mutual Insurance Company *	10% - 12.5%	20%	15% - 20%
Intact Insurance Company of Canada *	10% - 12.5%	20%	15% - 20%
Jevco Insurance Company	10%	-	-
Nordique Insurance - Facility Association	10%	-	-
Pafco Insurance	10% - 12.5%	-	-
Pembridge Insurance Company *	10% - 12.5%	20%	-
Premier Marine Insurance Managers	-	15%	15%-20%
Special Risk Insurance Managers	-	15% - 20%	15% - 20%
Totten Insurance Group	-	10% - 20%	15% - 20%
Travelers Insurance*	12.50%	20%	15% - 20%
Wawanesa Insurance*	10% - 12.5%	20%	20%

* To maintain strong relationships with quality insurers, we collaborate with each to provide the business they seek. Insurers marked with an asterisk acknowledge our efforts through contingent profit-sharing plans. Payments from these plans may depend on factors like growth, profitability (loss ratio), premium volume, retention, and the increased services we offer on behalf of the insurer. Profit sharing is not guaranteed and does not influence the placement of an insurance policy. Additionally, insurance companies may occasionally offer an incentive bonus for new business written. Specific information for each insurer is available on their respective websites.