

A MESSAGE TO OUR PERSONAL LINES POLICYHOLDERS

Thank you once again for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable. In accordance with new RIBO regulations, this letter is intended to inform you about our compensation for your business.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We also provide personalized, quality 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.

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

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| ⇒ Facility Association-Nordic Insurance ** | ⇒ Aviva Insurance Company* |
| ⇒ The Commonwealth Mutual Insurance Group* | ⇒ Travelers Insurance Company* |
| ⇒ Gore Mutual Insurance Company* | ⇒ Ches Special Risk Inc. |
| ⇒ Jevco Insurance Company | ⇒ The Wholesale Insurance Group |
| ⇒ Premier Marine | ⇒ Portside Marine Insurance |
| ⇒ Definity, Economical Insurance Company* | ⇒ Intact Insurance Company* |
| ⇒ Echelon Insurance Company | ⇒ Burns & Wilcox |
| ⇒ Grenville Mutual Insurance Company | ⇒ Wawanesa Mutual Insurance Company |
| ⇒ South Western Group | ⇒ PAL Insurance Brokers |
| ⇒ Special Risk | ⇒ April |
- **commission is capped at \$310

We receive commissions from the above insurers with whom business is placed. A commission range of 5 to 12.5 % for automobile insurance and 5 to 20% for property insurance is paid by the companies.

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.

As a member of your community, we, as independent business people, also invest in community projects and services with both time and financial contributions regularly.

In addition, 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 an asterisk (*) noted above recognize our efforts through a Contingent (Profit) Commission contract and/or sales incentive programs. 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 new business policy. If you have any questions regarding this or any other aspect of your insurance please contact us.