

BROKER POINT OF SALE COMPENSATION PROTOCOL

Statement on Services Provided

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 advocate, using our professional experience to best represent your individual interest.

Contingent (Profit) Compensation

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 below recognize our efforts through a Contingent Compensation contract. Payment of this Contingent Compensation may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent Compensation is not guaranteed. For detailed information on Contingent Compensation, please go to the individual company's website

Standard Compensation:

Brokerage compensation is part of your insurance premium.

We have listed below **Private Passenger Automobile & Commercial Automobile** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Axa*: 7.5%-15% Coachman*: 12.5% Chieftain*: 12.5% Dominion* 7.5%-12.5% Intact*: 7.5%-12.5%
Jevco: 5%-15% Wawanesa*: 7.5%-12.5% Nordic Facility: 6%-11%. Most Nordic policies are subject to a cap of \$310

We have listed below **HABITATIONAL** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Axa*: 15%-22.5%, Coachman*: 20%, Chieftain*: 12.5%, Dominion* 20%, Intact*: 15%-20%, Wawanesa*: 20%

We have listed below **Commercial Property & Casualty** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Axa*: 7.5%-20% Coachman*: 15-20% Dominion*: 15%-20% Intact*: 15%-30% Jevco:15%-20
Grain Insurance: 20% Wawanesa*: 20%

We have listed below Insurers that we represent that provide **Group Insurance Programs** and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Dominion*: 10-25%

We have listed below **Surety** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Axa: 15-32.5 % Coachman: 25-27.5% Dominion 25-30% Intact: 15-27.5% Jevco: 20-30%

Working with Insurance Companies

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