

BROKER COMPENSATION DISCLOSURE

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, 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 interests.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below **Automobile & Property** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Insurance Company	Commission Range	Commission Range	Commission Range
	Automobile	Property	Commercial
Peel Mutual*	10%-12.5%	20%	20%
Halwell Mutual*	10%-12.5%	20%	20%
Intact Insurance*	10%-12.5%	20%	10%-20%
Economical Insurance*	10%-12.5%	20%	10%-20%
Aviva Insurance*	10%-12.5%	20%	10%-20%
Heartland Insurance*	10%-12.5%	20%	20%
Pembridge Insurance*	10%-12.5%	20%	NA
Unica Insurance*	10%-12.5%	20%	20%
Germania Mutual Insurance*	10%-12.5%	20%	20%
Echelon Insurance*	10%-12.5%	0%	15%-20%
Jevco Insurance*	12.5%	NA	NA
Pafco Insurance	12.5%	NA	NA
Dufferin Mutual*	10%-12.5%	20%	10%-20%

On occasion we need to place coverage with Wholesale Insurance brokerages, who have access to products and insurance companies that we do not represent. Upon request we can provide commission details but the typical commission range is 10%-20%.

This commission percentage is paid annually for both new business and renewals. 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 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 and cannot be predicted in advance. For detailed information on Contingent Commission, please call us for more information 519-941-2266.

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.

Thank You,
Ryan Tupper, President



Initials