

## OUR BROKER COMPENSATION

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 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 **Automobile Insurers and Property Insurers** that we represent and have included the range of compensation each provides as a percentage of your overall premium. This commission percentage is paid annually for both new business and renewals.

### Automobile & Property – Personal and Commercial

⇒ Algoma *	10.0% to 20.0%	⇒ Aviva *	7.5% to 20.0%
⇒ CAA *	10.0% to 20.0%	⇒ Coachman/SGI *	10.0% to 20.0%
⇒ Echelon *	10.0% to 12.5%	⇒ Economical/Perth *	7.5% to 20.0%
⇒ Facility** (Nordique)	7.5% to 20.0%	⇒ Intact/Jevco *	7.5% to 20.0%
⇒ Optimum Insurance *	7.5% to 20.0%	⇒ Pembroke/Pafco *	10.0% to 20.0%
⇒ Standard	15.0%	⇒ Travelers *	7.5% to 20.0%

*\*\*commission is capped at \$250.00*

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. For detailed information on Contingent Commission, please go to the individual company's website.

Equisure Financial Network Inc., an affiliate of Intact Insurance Company; Jevco Insurance Company and Novex Insurance Company, has an ownership interest in our brokerage.

We currently have a loan guaranteed by Intact Insurance Company that was used to expand our business.

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.

**Yours truly,**

**Jean-Luc Rivet, BBA, CAIB**  
**President**