

Broker Compensation Disclosure

Company	CPC	Automobile	Property
ABEX Affiliated Brokers Exchange Inc.**		-	15%
Aviva Canada	*	10% - 12.5%	15% - 20%
Aviva Elite Insurance Company	*	10% - 12.5%	-
Aviva Ovation Insurance Company	*	10% - 12.5%	-
Chubb Insurance Company of Canada		-	20%
CNA Canada		-	20%
Encon Group Inc. **		-	10% - 15%
Gore Mutual Insurance Company	*	10% - 12.5%	15% - 20%
Intact Insurance Company of Canada	*	10% - 12.5%	15% - 20%
Jevco Insurance Company		5% - 12.5%	-
Markel Insurance Company**		-	15%
Northbridge Insurance Company		10% - 12.5%	-
Nordique Insurance-Facility		10% (\$250 Max)	-
Optimum Insurance Company		10% - 12.5%	20%
Pafco Insurance Company	*	10% - 12.5%	-
Pembridge Insurance Company	*	10% - 12.5%	20%
Premier Marine Insurance Managers Group**		10% - 12.5%	15%
Special Risk Insurance Managers**		-	15% - 20%
Totten Insurance Group**		-	10% - 15%
Trisura Guarantee Insurance Company		-	20%
Unica Insurance Company	*	10% - 12.5%	15% - 20%

Legend:

- CPC means contingent profit commissions.
- * indicates that the company offers contingent profit commissions.
- Commission rates include new and renewal business.
- **indicates a broker relationship to access of specialty market.