



### **BROKER COMPENSATION**

We appreciate your business and the trust you have placed in us to service your general insurance needs. We feel it is our duty to openly discuss all aspects of your dealings with our company. In keeping with our commitment to provide our clients the best service possible, this letter will explain our duties to you, our valued client, and the ways we are compensated by the insurers with which we have chosen to partner to fulfill those duties.

We strive to provide you with the best insurance value that combines coverage, service, financial stability and price. We also provide personalized, quality service that includes professional insurance advice, ongoing policy management 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.

Broker compensation is part of your premiums. For your benefit, we are providing you with a list of insurers that we represent on a contractual basis and have included the range of compensation each provides as a percentage of your overall premium. In order for us to maintain strong and long-term relationships with quality insurers, we work with each to provide the type of business they desire. The insurers shown on the table with an asterisk (\*) recognize our efforts through a contingent commission contract. Payment of this contingent commission may depend on a combination of growth, loss ratio, volume, retention and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. Contingent commission is not guaranteed. Please visit the individual company's website for detailed information.

Insurers that we represent on a contractual basis showing the range of compensation each provides as a percentage of your overall premium.

<b>Company</b>	<b>Automobile</b>	<b>Property/Casualty/Surety</b>
<b>Aviva*</b>	12.5-13.5%	20-22%
<b>Echelon</b>	12.5%	n/a
<b>Frank Cowan</b>	7.5-10%	12.5-15%
<b>Gore Mutual*</b>	12.5%	20%
<b>Grenville Mutual*</b>	12.5%	20-25%
<b>Guarantee Co</b>	12.5 - 15%	20 - 25%
<b>Intact*</b>	12.5%	20-25%
<b>Heartland Farm Mutual*</b>	12.5%	20%
<b>Northbridge insurance*</b>	12.5	20%

\*indicates an insuring company where a contingent commission contract is in place.