

INSURANCE COMPANIES AND COMPENSATION PERCENTAGES

Commissions are broken down by major lines of business (minor lines are included within the broader categories). Should there be any material change that affects compensation arrangements, we will notify you. Commission is paid annually for both new policies and for renewals.

* Insurers with whom we have contingent profit commission contracts

| Insurance Company | Personal Property | Personal Automobile | Commercial Automobile | Commercial Property | Commercial Casualty | Excess, Bonding & Special Lines | Boiler & Machinery | D & O/E&O |
|---|-------------------|---------------------|-----------------------|---------------------|---------------------|---------------------------------|--------------------|-----------|
| ACE/INA Insurance | 20% | 12.50% | 7.5-12.5% | 10-20% | 15% | 10% | 20% | 15% |
| AIG | | | | 10-15% | 10-15% | 10-15% | | 10-15% |
| ARCH | | | | 10-20% | 15% | 15-20% | | |
| Allianz Global Risk | | | | 10-20% | 15% | 15-20% | | |
| * AXA Insurance | | | 9-15% | 9-20% | | 15% | | |
| * Aviva Insurance Companies | | | 7.5-12.5% | 10-20% | 15-20% | 15-25% | 20% | |
| Berkley Insurance Company | | | | | 10-20% | 10-25% | | 10-15% |
| Boiler Inspection and Insurance Company | | | | | | | 15-20% | |
| * Chubb | 20% | 12.50% | 12.5% | 15-20% | 15-20% | 10-15% | 15-20% | 10-15% |
| Cheifan Insurance | 20% | 12.50% | | | | | | |
| C N A Insurance | | | 12.5% | 15-20% | 15-20% | 15-25% | 15-20% | |
| DAS Canada - Legal Expense only | | | | | 17.5% | | | |
| Ecclesiastical Insurance | | | | 15-20% | 15-20% | | 15-20% | |
| Economical Insurance | | | 12.5% | 15-20% | 15-20% | 10-15% | 15-20% | |
| Euler Hermes Canada | | | | | | 5-7.5% | | |
| Everest Insurance Company of Canada | | | | 15-20% | 15-20% | 15-25% | 15-20% | 10-15% |
| * Guarantee of North America | 20% | 12.5% | | | | 15-30% | | 10%-15% |
| Great American Insurance | | | | | | | | 17.50% |
| HDI Gerling Insurance Company | | | | | | 10-15% | | |
| * Intact Insurance Company | | | 12.50% | 15-20% | 15-20% | 15% | 15-20% | |
| * Intact - Specialty Lines | | | | 15-20% | 15-20% | 15% | 15-20% | |
| Ironshore | | | | | 10-15% | 10-15% | | |
| Jevco Insurance Co (Formerly Kingsway) | | | 7-12.5% | 20% | 12.5-15% | 20-25% | | |
| Liberty International Canada | | | 12.50% | 15% | 10-15% | 15% | 15-20% | 10-15% |
| * Northbirdge Insurance Company | | | 5-12.5% | 15-20% | 5-12.5% | | | |
| Markel Canada | | | | 10-15% | 10-15% | 10-15% | | |
| **Nordique Facility Associates (Fee) | | 7.5-11% | 6-10% | | | | | |

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| Old Republic Insurance Company | | | 5-12.5% | | 5-12.5% | | | |
| Perth Insurance Company | 15% | 5-12.5% | | | | | | |
| * RSA Canada | | | 10-12.5% | 15-20% | 15% | 15% | 15-20% | 15% |
| * Travelers | | | 12.5% | 15-20% | 15% | 25% | | 15% |
| * Sovereign General | | | 12.5%-25% | 15-20% | 10-20% | | | |
| * Trisura | | | | 15-20% | 15-20% | 20-25% | | 10-15% |
| * Zurich Canada | | | 5-12.5% | 15-20% | 10-20% | 15-25% | | 10-15% |
| XL- Catlin | | | | 15-20% | 10-20% | 15-25% | | 10-15% |
| ABEX Affiliated Broker - MGA | | | | 10-15% | 10-15% | 10-15% | | 10-15% |
| Avec Insurance Managers Inc. - MGA | | | | 17.5-20% | 15-20% | | | |
| All Sport Insurance Marketing. - MGA | | | | | 10-15% | | | |
| Alternative Risk Underwriting (ARU) Ltd - MGA | | | 7.50% | | 7.5% | | | |
| AM Fredricks - MGA | | | | 10-15% | 10-15% | | | |
| April Underwriting - MGA | | | | 10% | 10% | | | |
| Ascent Underwriting LLP - MGA | | | | | | 19.50% | | |
| Beacon Underwriting - MGA | | | | 15-20% | 15-20% | | | |
| Binks Insurance Brokers - MGA | | | | | | | | 15-17.5% |
| CA Shea & Company | | | | | | 10-15% | | |
| Canada Worldwide Insurance - MGA | | | | 10% | | | | |
| Chambers Insurance - MGA | | | 7-5-12.5% | | | | | |
| Coast Underwriting - MGA | | | | 15-20% | | | | |
| Cool Insuring Agency Inc. - Broker Affiliate | | | | 10-15% | 10-15% | 10-15% | 10-15% | |
| Creechurch International - MGA | | | | 8-15% | 8-15% | | | |
| Encon Limited - MGA | | | | 10% | 10-15% | | | 10-15% |
| Frank Cowan Company - MGA | | | | 15-20% | 15-20% | 10-15% | 15-20% | 10-15% |
| Gentech Insurance Ltd. | | | 5-12.5% | 10-15% | 10-15% | 10-15% | | |
| Global Aerospace - MGA | | | | 15-20% | | | | |

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| Global Insurance Services - Broker Affiliate | | | 5-12.5% | 10-15% | 10-15% | 10-15% | | |
| Hagerty Group LLC - MGA | | | 5-10% | | | | | |
| K&K Insurance Brokers - MGA | | | | 10% | 10% | | | |
| Millenium Credit Risk Mgt - MGA | | | | | | 10-15% | | |
| Pacific Marine Underwring - MGA | | | | | | 10-15% | | |
| PAL Insurance - MGA | | | | 10-15% | | | | |
| Pitcher and Doyle - MGA | | | 10-12.5% | 20% | 20% | 15% | 20% | 15% |
| Premier Marine - MGA | | | | 10-15% | | | | |
| Professional Indemnity Agency - MGA | | | | 12.5-17.5% | 12.5-17.5% | | | |
| Signature Risks - MGA | | | | 15-20% | 15-20% | | | |
| South Western Insr. Group - MGA | | | | 12.5% | 10% | 10% | | |
| Special Risks Insurance Managers - MGA | | | | 10-15% | 10-15% | | | |
| Sports-Can Insurance Consultants - MGA | | | | 10% | 10% | | | |
| Strategic Underwriting Managers (SUM) - MGA | | | | 15% | 15% | 10-15% | | |
| Summit Underwriting - MGA | | | | 15-20% | 15-20% | | | |
| Trans Canada Insurance. - MGA | | | | 10-15% | 10-15% | | | |
| Totten Insurance Group - MGA | | | | 10-12.5% | 10% | | | |
| TRU Transportation - MGA | | | 10% | 10-15% | 10-15% | | | |
| William J Sutton - MGA | | | 10% | 10-15% | 10-15% | | | |