

BROKER COMPENSATION

DEAR VALUED CLIENT:

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 interest.

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

Northbridge Financial *	Automobile - 10% to 12.5%	Property - 20%
Travelers*	Automobile - 10% to 12.5%	Property - 20%
Economical Mutual *	Automobile - 10% to 12.5%	Property - 20%
Intact *	Automobile - 10% to 12.5%	Property - 20%
Gore Mutual*	Automobile - 10% to 12.5%	Property - 20%
Optimum*	Automobile - 5% to 12.5%	Property - 20%
Facility – Nordique	Automobile - 7.5% to 10%	Property - not written
Aviva *	Automobile - 10% to 12.5%	Property - 20%
Echelon *	Automobile - 10% to 12.5%	Property - not written
Coachman *	Automobile – 12.5%	Property - 20%

* Contingent Profit Commission available

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. Payment of the 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.

We are proud of the fact that we have never received any loan(s) from any insurance company and no insurance company has ever had a financial interest in Belpac Capri Insurance Brokers Ltd.

Belpac Capri Insurance Brokers Ltd.

March 2014