



## BROKER DISCLOSURE

As your broker, BrokerLink acts as your advocate, reviewing your insurance needs to provide you with the best possible insurance protection and the best possible advice and, above all, consistently high levels of customer service.

Brokerage compensation is part of your insurance premium. For your information, we have listed below personal insurers that we represent in Ontario, with the compensation each provides as a percentage of your overall premium.

INSURANCE COMPANY	PERSONAL AUTO COMMISSION	PERSONAL PROPERTY COMMISSION
Algoma Mutual Insurance Company*	10% to 12.5%	17.5% to 20%
Chubb Insurance Company of Canada *	10%	15% to 20%
Economical Mutual Insurance*/Economical Select**	10% to 12.5%	17.5% to 20%
Echelon Insurance Company*	12.5%	N/A
Edge Mutual Insurance Company*	7.5% to 12.5%	20%
Grenville Mutual Insurance*	10% to 12.5%	20%
Guarantee Co. of North America *	7.5% to 15%	20% to 25%
Hagerty Insurance	12.5%	N/A
Halwell Mutual*	10% to 12.5%	20%
Heartland Farm Mutual	10% to 12.5%	20%
Howick Mutual Insurance Company*	10% to 12.5%	20%
Intact Insurance Company *	10% to 12.5%	20%
Jevco Insurance Company*	12.5% to 15%	N/A
Nautimax	N/A	18%
Nordic Insurance Company of Canada*	Fee basis	N/A
Novex Insurance Company*	10% to 12.5%	20%
Optimum Insurance Company Inc.*	12.5%	20%
Peel Mutual*	12.5%	20%
Perth Insurance Company*	10% to 12.5%	20%
The Portage la Prairie Mutual Insurance Company	10% to 12.5%	20%
Premier Canada Assurance*	N/A	15% to 20%
Premier Marine Insurance*	N/A	15% to 20%
Royal & Sun Alliance Insurance Company of Canada*	10% to 12.5%	20%
The Travelers Indemnity Company*	10% to 12.5%	20%
Trillium Mutual Insurance*	10% to 12.5%	20%
The Commonwell Mutual Insurance Group*	12.5%	20%
Wawanesa Mutual Insurance*	10% to 12.5%	20%
Yarmouth Mutual*	12.5%	20%

When it is in the best interests of the client, we will arrange coverage through specialist intermediaries not listed above. These suppliers also pay us a commission, usually at a rate that is lower than the insurers listed. In some cases, coverage may be arranged at no commission. In these situations, we may charge a fee in lieu of, or in addition to, the normal commission payable. It is our intention to disclose our total compensation.

We work with insurers to provide the types of business they desire to fit their own business mandate. To facilitate this, those insurers marked above with an asterisk (\*) recognize our efforts through a Contingent (Profit) Commission contract. Contingent (Profit) Commission is payable to BrokerLink only when specific growth, profitability, volume, retention and other measures have been met. Payment is neither guaranteed nor is it determined on individual policies. For more detailed information on Contingent (Profit) Commissions, please visit the website of the individual insurance company.

BrokerLink, Intact Insurance Company, Novex Insurance Company, and Jevco Insurance Company are owned by Intact Financial Corporation. Intact Financial Corporation, through affiliates, has provided interest-bearing financing at market rates to BrokerLink.

Our disclosure commitments are made in the best interest of consumers. For further details about the financial commitments made between insurance companies and insurance brokers, we encourage you to consult their respective websites.