

**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%
Markel Canada				10-15%	10-15%	10-15%		
* Northbirdge Insurance Company			5-12.5%	15-20%	5-12.5%			
** Royal 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%			
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%				
Global Insurance Services - Broker Affiliate			5-12.5%	10-15%	10-15%	10-15%		

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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%			