

TO OUR VALUED CUSTOMERS: OUR BROKER COMPENSATION

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 advocates, 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 Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

| Insurer | Automobile | Property | Remarks |
|---------------------|-------------|-----------|--------------------------|
| Aviva * | 8.5% - 12% | 20% | Includes subsidiary co's |
| Economical Group * | 10%- 12.5% | 17.5-20% | Includes subsidiary co's |
| Intact Canada * | 10% - 12.5% | 20% | |
| Gore Mutual * | 10% - 12.5% | 20% | |
| Farm Mutuals * | 10% | 15% -20% | |
| Travelers* | 10% - 12.5% | 20% | Includes subsidiary co's |
| Royal S.A. Facility | 7.5% - 11% | N/A | Capped at \$250.00 |
| Specialty Markets | 5% - 12.5% | 10% - 15% | |

This commission percentage is paid annually for both new business and renewals.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The Insurers with an asterisk noted above recognize our efforts through a Contingent Profit Commission contract. Payment of this Contingent Profit Commission may depend on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of the Insurer. Contingent profit is not guaranteed. For detailed information on contingent commission, please go to the individual company's website.

FINANCIAL DISCLOSURE: Please note Miller Insurance currently has a loan guaranteed by Intact Canada that was used to expand our business

If you have any other questions about this or any other aspect of your insurance please contact us.