

CONSUMER INFORMATION REGARDING BROKER COMPENSATION

TO OUR CUSTOMERS:

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 insurance advice, ongoing policy maintenance and claims support. When any issue arises regarding your insurance coverage, we are your advocate and use our experience to best represent your individual interest.

We have listed below the Auto and Property Insurance companies we directly represent. Broker compensation is part of your overall premium. The compensation percentages are pre-determined by each individual insurance company and it varies by line of business. The following is a summary of the maximum compensation:

	<u>Auto</u>	<u>Property</u>		<u>Auto</u>	<u>Property</u>
Aviva Insurance	12.5%	20%	Intact Insurance	12.5%	20%
Travelers	12.5%	20%	Peel Mutual Insurance	12.5%	20%
Wawanesa Insurance	12.5%	20%	West Wawanosh	12.5%	20%
Facility Insurance (Nordique)***	10%	N/A			

*** Facility personal auto policy commission is capped at \$ 370.
(Property includes Farms and Commercial)

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 one to provide them with 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 depends 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 of Contingent Commission, please go to the individual company's website.

Your Insurer will be providing you with a Consumer Code of rights and Responsibilities, which will be forwarded to you with your new policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.

Yours truly

Collings Insurance Brokers