

## Broker Disclosure

Brokerage compensation is part of your insurance premium. Below you will find the insurers we represent along with the compensation each provides to MCT Insurance. The list of insurers offer personal and/or commercial insurance through MCT Insurance. These commissions are paid annually for new business and renewals.

Insurance Company	Auto Commission	Property Commission
ACE INA Insurance	7.5% to 12.5%	15% to 20%
AIG Insurance	N/A	10% to 15%
Chubb Insurance Company of Canada*	7.5% to 12.5%	15% to 20%
Coast Underwriters	N/A	15%
Commonwell Mutual Insurance*	12.5%	20%
Continental Casualty (CNA)*	7.5% to 12.5%	15% to 20%
Ecclesiastical Insurance Office*	N/A	15% to 20%
Echelon General Insurance*	7.5% to 12.5%	15% to 20%
Economical Mutual Insurance/Economical Select*	7.5% to 12.5%	15% to 20%
Gore Mutual Insurance*	7.5% to 12.5%	15% to 20%
Grain Insurance & Guarantee	N/A	15% to 20%
Great American Insurance	N/A	15% to 20%
Guarantee Company of North America*	7.5% to 15%	15% to 25%
Hagerty Insurance	12.5%	N/A
Intact Insurance Company*	7.5% to 12.5%	15% to 20%
Jevco Insurance Company*	12.5% to 15%	N/A
Liberty Mutual Insurance	7.5% to 12.5%	10% to 20%
Nordic Insurance Company of Canada	6% to 11% (Subject to cap)	N/A
Northbridge Insurance*	7.5% to 12.5%	10% to 20%
Novex Insurance Company	10% to 12.5%	15% to 22.5%
Optimum Insurance Company Inc.*	12.5%	20%
Peace Hills General Insurance*	12.5% to 13%	20%
Perth 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*	7.5% to 12.5%	15% to 20%
The Portage la Prairie Mutual Insurance Company*	10% to 12.5%	20%
The Travelers Indemnity Company*	10% to 12.5%	20%
Travelers Guarantee*	7.5% to 12.5%	15% to 20%
Trisura Guarantee	10% to 12.5%	15% to 20%
Underwriters at Lloyd's*	N/A	10% to 27.5%
Wawanesa Mutual Insurance*	7.5% to 12.5%	15% to 20%
Western General*	7.5% to 12.5%	15% to 20%
XL Insurance	N/A	15% to 20%
Zurich Insurance*	10% to 12.5%	15% to 25%

When it is in the best interest 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.

Contingent (Profit) Commission is payable to MCT Insurance by some insurers only when specific growth, profitability, volume, retention and other measures have been met. Payment is not determined on individual policies. Insurers marked with an asterisk (\*) recognize our efforts through a Contingent (Profit) Commission contract. For more detailed information on Contingent (Profit) Commissions, please visit the website of the individual insurance company. From time to time the brokerage may participate in insurer sales incentive programs.

MCT Insurance, 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 MCT Insurance.

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