

Statement on brokerage services & 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, on-going 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 some of the insurers that we represent and have included the typical range of compensation each provides as a percentage of your overall premium that appears on your invoice.

In addition to the insurance companies we represent under contract, Rogers Insurance Ltd. will place risks with specialty markets when it is in our client's best interest. In most cases, these specialty markets provide compensation at a lower rate than the insurers we represent. In some cases, it may be necessary for us to charge a fee in lieu of or in addition to the commission payable under the insurance policy. In these cases, we will disclose both the

fee and any commission payable under the insurance policy.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. Some insurers recognize our efforts through a contingent commission contract. Payment of this contingent commission depends on a combination of profitability (loss ratio) and/or growth (usually over a number of years) and/or increased services that we provide on behalf of the Insurer.

In some instances, the occurrence of a few large losses on our book of business can disqualify us from receiving a contingent commission for one or more years. For detailed information on contingent commission, please go to the individual insurers website.

Rogers Insurance Ltd. is a 100% employee owned insurance brokerage and is independent of all insurers (there is no common ownership).

If you have any additional questions or require other information regarding any of the compensation received by Rogers Insurance Ltd. for any of its insurance brokerage services, please do not hesitate to contact your account executive.

Commercial Insurance				
Insurer	Contingent Agreement	Commercial Auto	Commercial Property	Commercial Liability
Aviva Canada	Y	7.5% to 12.5%	20%	15%
Chubb Insurance Company	Y	7.5% to 12.5%	15%	15%
Dominion of Canada Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
The Economical Insurance	Y	7.5% to 12.5%	20%	15% to 20%
Intact Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
Northbridge Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
RSA Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
Sovereign General Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
Zurich Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%

Personal Insurance				
Insurer	Contingent Agreement	Personal Auto	Personal Property	Personal Liability
Aviva Canada	Y	10.0% to 12.5%	20%	15%
Chubb Insurance Company	Y	12.5%	10% to 20%	15%
Guarantee Company of North America	Y	12.5%	25%	20%
Intact Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%
Wawanesa Insurance Company	Y	7.5% to 12.5%	20%	15% to 20%

Surety/Bonding			
Insurer	Contingent Agreement	Commercial Auto	Commercial Surety
Guarantee Company of North America	Y	N/A	30.0%
Intact Insurance Company	Y	N/A	30%
Sovereign General Insurance Company	Y	N/A	30%
Trisura Guarantee Insurance Company	Y	N/A	28%
Western Surety	Y	N/A	28%



ROGERS
INSURANCE LTD.

A human approach to insurance