

W. CLYDE ROBERTSON INSURANCE LTD
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As a result of some illegal dealings within an insurance company in the USA in 2004, the Ontario government requires insurance brokers to disclose to their customers our commissions. 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 advocate**, 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 the main insurers that we represent and have included a range of compensation each provides as a percentage of your overall premium.

	Automobile	Property	Commercial
Wawanesa Insurance*	7% to 12.5%	15% to 20%	15% to 20%
AVIVA Insurance*	7% to 12.5%	10% to 24%	nil to 25%
INTACT Insurance	7% to 12.5%	10% to 20%	nil to 25%
JEVCO Insurance	5% to 12.5%	n/a	n/a
Nordic Facility**	6% to 11%**	n/a	20%
Premier Marine***	n/a	15% to 20%	15% to 20%

** commission is capped at \$370.00 n/a = line of business not written

*** All MGA's (Insurance providers)

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

Should there be an increase in the commission schedule we receive from your insurer, or, any other material change that affects compensation arrangement, we will notify you.

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 (*) recognize our efforts through a Contingent (Profit) Commission contract. **Payment of this form is NOT guaranteed.** Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that our brokerage provides on behalf of the Insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please go to the individual insurance company's website.

We will declare to you should there be any financial links that could be considered a conflict of interest. Our disclosure commitments are made in the best interest of consumers. We encourage you to also consult the commitments made by the insurance companies by consulting their websites or other information.

Yours very truly,

Mr. P Robertson, CAIB
Registered Broker
Representing W. Clyde Robertson Insurance Ltd. & R. Robertson Insurance Brokers Ltd.