**RIBO REGULATORY DISCLOSURES**

**BROKER COMPENSATION**

As your independent insurance broker, The Insurance Market Insurance Brokers Ltd. purchases 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 insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your statement.

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| ABEX | 0 to 15% | www.abexinsurance.com |
| Agile Underwriting | 0 to 15% | www.agileuw.ca |
| AM Fredericks | 0 to 15% | www.amfredericks.com |
| Apollo | 0 to 20% | www.apollocover.com |
| April | 0 to 15% | www.april.com/en |
| Aurora Underwriting | 0 to 15% | www.auroraunderwriting.ca |
| Aviva* | 0 to 20% | www.aviva.ca |
| AVIVA Insurance Company - Commercial Lines | 0 to 20% | www.aviva.ca |
| Avro Aerospace | 0 to 20% | avroinsurance.com |
| AXA Insurance (Canada) | 0 to 20% | www.axa.com |
| AXIS Capital | 0 to 15% | www.axiscapital.com |
| Berkley | 0 to 15% | www.berkleycanada.com/en/home |
| BI&I / HSB (Boiler U/W) | 0 to 20% | www.munichre.com |
| Boxx | 0 to 15% | www.boxx.com |
| Brownstone | 0 to 20% | www.brownstoneinsurance.com |
| Burns & Wilcox | 0 to 15% | www.burnsandwilcox.ca |
| Cambrian Special Risks | 0 to 20% | www.riskcan.ca |
| Can-Sure Underwriting | 0 to 15% | www.cansure.com |
| CFC and Berkley | 0 to 15% | www.cfcunderwriting.com/en-ca<br>www.berkleycanada.com/en/home |
| CHES | 0 to 15% | www.chesspecialrisk.ca |
| Chieftain Insurance | 0 to 20% | www.travelerscanada.ca |
| Chubb | 0 to 20% | www.chubb.com |
| Chutter | 0 to 15% | www.chutteruw.com |
| CNA | 0 to 20% | www.cna.com/web/guest/cna/home |
| Coalition | 0 to 15% | www.coalitioninc.com/en-ca |

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| Coast Underwriters Limited | 0 to 15% | www.coastunderwriters.ca |
| Coface Canada | 0 to 10% | www.coface.ca |
| Dashwood | 0 to 20% | www.dashwood.co.uk |
| Ecclesiastical | 0 to 20% | www.ecclesiastical.ca |
| Echelon* | 0 to 12.5% | www.echeloninsurance.ca |
| Economical* | 0 to 20% | www.economical.com |
| Edge Mutual | 0 to 12.5% | www.edgemutual.com |
| Elite | 0 to 20% | www.aviva.ca |
| Everest | 0 to 15% | www.everest.com |
| Excess | 0 to 15% | www.excessunderwriting.ca |
| Facility (Nordique) | Service fee | www.facilityassociation.com |
| FM Global | 0 to 20% | www.fmglobal.com |
| Forward | 0 to 15% | www.forwardinsurance.ca |
| Great American | 0 to 20% | www.greatamericaninsurancegroup.com |
| Group One | 0 to 15% | www.grouponeis.com |
| GroupAssur | 0 to 15% | www.revau.com/en/home.html |
| Hagerty | 0 to 12.5% | www.hagerty.ca |
| HDI Global | 0 to 20% | www.hdi.global/en-ca |
| i3 | 0 to 15% | www.i3umderwriting.com |
| Intact* | 0 to 30% | www.intact.ca |
| Jevco Insurance Company | 0 to 12% | www.jevco.ca |
| K&K | 0 to 20% | www.kandkinsurance.com/Pages/Home.aspx |
| Liberty Mutual | 0 to 20% | www.libertymutual.com |
| Lions Gate | 0 to 15% | www.lionsgateuw.com/canada/home.html |
| Markel | 0 to 25% | www.markelinternational.com |
| MedThree | 0 to 15% | medthreeinsurance.com |
| MexiPass | 0 to 15% | www.mexipass.com |
| Next Wave | 0 to 20% | www.nextwaveins.ca |
| Newline | 0 to 20% | www.newlinegroup.com |
| Northbridge Commercial Insurance* | 0 to 20% | www.nbins.com |
| Novex Insurance Company | 0 to 12.5% | www.intact.ca |
| O2 | 0 to 20% | www.o2sportsinsurance.com |
| Pacific Marine Underwriting Managers Ltd. | 0 to 15% | www.pacificmarine.ca |
| PAL | Service fee | www.palcanada.com/index.php/en-us |
| Perth Insurance | 0 to 20% | www.economical.com |
| Premier Canada | 0 to 15% | www.premiergroup.ca |
| Pro Risk / Professional Risk Underwriters Inc. | 0 to 15% | www.professionalrisk.ca |
| QBE | 0 to 20% | www.qbe.com |
| Revau | 0 to 15% | www.revau.com/en/home.html |

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| Ridge | 0 to 20% | www.ridgecanada.insure |
| Risk-Can | 0 to 20% | www.riskcan.ca |
| RSA (FAC) | Service fee | www.rsagroup.ca |
| Shore Underwriting | 0 to 15% | www.shoreuw.com |
| Signature Risk Partners | 0 to 15% | www.signaturerisk.com |
| South Western | 0 to 15% | www.swgins.com |
| Special Risk | 0 to 15% | www.srim.ca |
| Sports & Fitness | 0 to 17.5% | www.sportsfitnesscanada.com |
| Starr Insurance | 0 to 20% | www.starrcompanies.com |
| SUM | 0 to 15% | www.suminsurance.ca |
| TCB Underwriters | 0 to 20% | www.tcbgroup.ca |
| Temple | 0 to 15% | www.munichre.com/temple-insurance/en.html |
| The Brokers Marketplace | 0 to 20% | www.thebrokersmarket.place |
| Tokio Marine | 0 to 20% | www.tokiomarinecanada.com |
| Totten | 0 to 15% | www.tottengroup.com |
| Travelers* | 0 to 20% | www.travelerscanada.ca |
| Trinity | 0 to 15% | www.trinityunderwriting.ca |
| Trisura* | 0 to 25% | www.trisura.com |
| TruStar | 0 to 15% | www.trustar.ca |
| UFANS | 0 to 20% | www.ufansinsurance.com |
| Unica* | 0 to 20% | www.unicainsurance.com |
| Unique Risks | 0 to 15% | www.uniquerisks.com |
| Victor | 0 to 15% | www.victorinsurance.ca |
| Wawanesa Mutual* | 0 to 20% | www.wawanesa.com |
| XPert Underwriting Inc. | 0 to 15% | www.xpertunderwriting.com |
| Zurich | 0 to 20% | www.zurichcanada.com |

The insurers with an asterisk (*) above recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission may depend on a combination of growth, profitability (loss ratio), volume, retention, and/or increased services that we provide on behalf of the Insurer.

The Contingent Commission varies year-to-year and is not always guaranteed. For detailed information on Contingent Commission, please go to the individual company's website.

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.

If you have any questions regarding the compensation received by The Insurance Market for any of its insurance brokerage services, please do not hesitate to contact us.

**CONFLICTS OF INTEREST**

Our brokerage is independently owned and operated and no insurance company holds any ownership interest. Our coverage recommendations to customers are always based on the best coverage at the best price with the most appropriate insurance company.

**AFFILIATIONS**

The Insurance Market is affiliated with The Group Benefits Market as well as Prime Cover, a Premium Financing company.

The Insurance Market is part of the Canadian Broker Network (CBN), an alliance of independent Canadian insurance brokers that share best practices, experiences and connections to help its members of the Canadian Broker Network community.

Please refer to the company's website www.theinsurancemarket.com to obtain a copy of RIBOs Principles of Conduct and RIBO Fact Sheet About Your Registered Insurance Broker.