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.

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 20%	www.cfcunderwriting.com/en-ca 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

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
First Acre	0 to 20%	www.firstacre.ca
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
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.