



## INFORMATION REGARDING BROKER COMPENSATION

Valued Client,

Insureit Group Inc. would like to thank you for your business. Our role as an Independent Insurance Broker is to purchase on your behalf insurance products and services that are available, affordable and understandable. Our mandate is to provide you with the best insurance value with respect to coverage, service and price. We also provide personalized insurance advice, ongoing policy maintenance and claims support. When an issue arises regarding your insurance, we act as your advocate, using our professional experience to best represent your individual interest.

Broker compensation is a part of your insurance premium. For your information, below we have listed our **Major Insurers** that we represent and have included the range of compensation, based on a percentage of your overall premium, each provides.

AVIVA /Ovation Insurance * <b>7.5% - 24%</b>	AVIVA Elite Insurance * <b>12.5% - 20%</b>
CHUBB Insurance * <b>10% - 20%</b>	COMMONWELL Mutual Ins * <b>12.5-20%</b>
CAA * <b>12.5% - 20%</b>	Economical (DEFINITY) * <b>7.5% - 20%</b>
COACHMAN/ SGI * <b>10% - 20%</b>	INTACT /JEVCO/PRESTIGE* <b>7.5% - 20%</b>
ECHELON * <b>10% - 13.5%</b>	GORE MUTUAL Insurance * <b>10% - 20%</b>
PEMBRIDGE/PAFCO * <b>10% - 20%</b>	OTHER MGAs & SPECIALTY Insurance * <b>3% - 20%</b>
PREMIER Marine <b>15% - 20%</b>	TRAVELERS Insurance * <b>10% - 20%</b>
UNICA Insurance * <b>12.5% - 20%</b>	WAWANESA Insurance * <b>10% - 20%</b>
NORTHBRIDGE/ ZENITH * <b>7.5% -20%</b>	
Facility Association commission <b>6% - 11%</b> **NOTE; Commission cap may apply	

The commission percentage is paid annually for both new business and renewals. Commissions are paid semi-annually for all 6 month policies.

The Insurers shown above with an asterisk recognize our efforts through a Contingent Profit Commission (CPC) contract. Payment of this CPC may depend on a combination of growth, profitability (loss ratio), and volume and retention level. Contingent Profit Commission is not guaranteed. For details on a specific company's CPC program, please consult that company's corporate web site.

Occasionally, some of the Insurer's whom we represent will offer rewards for placing business with them. These may be financial or gift certificates.

Insureit Group Inc. is currently a Guarantor on a loan from Economical Insurance Group for the purpose of expanding the business.

Your Insurance Company will provide you with a copy of the Consumer Code of Rights and Responsibilities with your new policy or renewal. If you have any questions regarding this or any other aspect of your insurance, please contact us.

Sincerely,

David V. Palermo, CAIB, President  
Insureit Group Inc.