



**NOTICE TO OUR CLIENTS ABOUT OUR BROKER
COMPENSATION**

First and foremost, we thank you for your business. As your independent Insurance Broker, we at Masters Insurance Limited 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 Automobile insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Aviva Insurance Co.*	7.5% to 12.5%
Dominion of Canada*	7.5% to 12.5%
Facility Association (through Royal & SA)	Commission is capped at \$250.00
Guarantee Company of North America*	7.5% to 15%
ING Insurance Co.*	7.5% to 12.5%

Kingsway General	7.5% to 12.5%
Lombard Insurance Co.*	7.5% to 12.5%
Pilot Insurance Co.*	7.5% to 17%
Royal & Sun Alliance Insurance Co.*	7.5% to 12.5%

This commission percentage is paid annually or semi-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 arrangements, 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 asterisk (*) noted above recognize our efforts through a Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. Contingent (profit) Commission is NOT guaranteed. For detailed information on Contingent Commission, please refer to the individual company's website.

Your insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new or renewal policy. If you have any questions regarding this or any other aspect of your insurance please contact us.

Sincerely,

**MASTERS INSURANCE LIMITED
MASTERS INSURANCE (HAMILTON) LIMITED
MASTERS INSURANCE (OTTAWA) LIMITED
MASTERS INSURANCE (WINDSOR) LIMITED**