

DISCLOSURE OF FACTS REGARDING POTENTIAL CONFLICTS OF INTEREST AND OUR COMPENSATION

As an independent Insurance Broker, our goal is to provide the most comprehensive and competitive insurance products to meet our clients' needs. We provide personalized, quality service that includes professional insurance advice, ongoing policy maintenance and claims support when needed. We are your advocates in representing your interest to the insurance providers that we have agreements with.

Brokerage commission from these providers is part of your premium. These earnings vary from 7.5% to 25% depending on the insurance source and the type of coverage being provided. As an example, most Commercial package policies will receive 15%-20% commission, Automobile generally 10% and General Commercial Liability 15%. Specialized Liability (Professional, Directors & Officers, Environmental, Cyber) coverage varies from 10%-25%.

In addition, with three of our insurers (Travelers, Northbridge, Victor) it is possible for the brokerage to receive a Contingent (Profit) commission. Contingent commissions are not guaranteed. They may be based on premium growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurer. This formula is based on the total book of business with the provider, not on one specific policy.

We also want to note that Contact+ Insurance Network Ltd. is a wholly owned subsidiary of Federated Insurance Company of Canada. Federated Insurance is part of the Northbridge Insurance and Fairfax Financial Holdings Limited group of companies.

Please do not hesitate to contact the undersigned, should you have any questions or concerns regarding this disclosure statement.

Sincerely,



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