



Compensation Disclosure

To Our Loyal Clients,

We would like to thank you for your support of ISL Insurance. As your independent insurance Broker, we 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 outlined the Lines of Business we represent as well as the range of compensation each provides as a percentage of your overall premium

<u>Type of Business</u>	<u>Percentage</u>	<u>Type of Business</u>	<u>Percentage</u>
Commercial Property	15%-25%	Directors & Officers Liability	15%-20%
Commercial General Liability	15%-25%	Professional Liability	10%-20%
Commercial Automobile	5%-12.5%	Fidelity/Crime	10%-20%
Personal Automobile	5%-12.5%	Surety	10%-25%
Personal Property	20%	Ocean Marine/Cargo	10%-15%
Personal Watercraft	15%-20%	Umbrella/Excess Liability	15%-20%
Farms	15%-20%		

The commission percentage is paid 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 noted below 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 increased services we provide on behalf of the Insurer. Contingent Commission is not guaranteed.

Insurer with Contingent Commission Contract

Aviva Insurance Company of Canada	Gore Mutual Insurance
Travelers/Dominion of Canada General Insurance Company	Intact Insurance
Economical/Definity Insurance Company	Heartland Farm Mutual

From time to time, insurance companies will offer incentives to individual brokers, including contest entries, trips and other forms of hospitality. Such sales incentives are typically based on performance criteria established by the insurer. Our brokers are committed to providing objective advice to their customers and notwithstanding the receipt of any such incentives, are primarily concerned with servicing our clients' best interests. Your insurance provider will be providing you with a Consumer Code of Rights & Responsibilities, along with your policy documents.

We do not have any loans with the insurers we represent, nor do they have any ownership in our brokerage.

If you have any questions regarding this or any other aspect of your insurance, please do not hesitate to contact us or visit our website at islinsurance.ca.

Sincerely,

Irwin, Sargent & Lowes Limited