

Broker Compensation Disclosure

Company	Automobile	Property	Liability
Aviva Canada*	10% - 12.5%	15% - 20%	15% - 20%
Aviva Elite Insurance Company	10% - 12.5%	15% - 20%	-
Aviva Ovation Insurance Company	10% - 12.5%	15% - 20%	-
CAA Insurance*	12.5%	20%	-
Chubb Insurance Company of Canada	10% - 12.5%	15% - 20%	15% - 20%
Coachman Insurance Company	10% - 12.5%	-	-
Echelon Insurance	10% - 12.5%	20%	15% - 20%
Economical Mutual Insurance Company*	10% - 12.5%	20%	15% - 20%
Intact Insurance Company of Canada*	10% - 12.5%	20%	15% - 20%
Jevco Insurance Company	10%	20%	15% - 20%
Nordique Insurance – Facility	10%	-	-
Pafco Insurance	10% - 12.5%	-	-
Pembridge Insurance Company*	10% - 12.5%	20%	-
Premier Marine Insurance Managers Group	-	15%	15%-20%
SGI Canada*	10% - 12.5%	20%	15% - 20%
Special Risk Insurance Managers	-	15% - 20%	15% - 20%
Totten Insurance Group	-	10% - 20%	15% - 20%
Travelers Insurance*	12.5%	20%	15% - 20%
Wawanesa Insurance*	10% - 12.5%	20%	20%

^{*} 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 contingent profit-sharing plans. Payments to us from such plans may depend on a combination of growth, profitability (loss ratio), premium volume, retention, and increased services that we provide on behalf of the insurer. Profit sharing is not guaranteed and is in no way a determining factor in the placement of an insurance policy. Information on this subject, particular to each insurer is available on the individual company's websites. Various insurance companies from time to time may provide an incentive bonus for new business written.

Active Insurance & Financial Group currently has a loan from Aviva Insurance Company of Canada that was used to expand our business.