

Dear Sir/Madam:

As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable and understandable. Our role as your intermediary has always been 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, maintenance and claims support during the term of the insurance contract. When an 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, and is paid annually for both new business and renewals. For your benefit we have listed below the Companies we represent on a regular basis and the range of compensation they provide, viz: Insurers: \*Lombard Canada; \*AXA Insurance (Canada), \*RSA; \*Western; \*Economical Group; \*Intact; ING Canada, \*Zurich Canada; Echelon Insurance; \*Peel Mutual; Jevco Insurance Company (formerly Kingsway General); Aviva and Facility Association (RSA). Compensation Range: Commercial and Personal Automobile (other than certain Facility policies which are capped) between 7.5 and 15.5%; Personal Property between 15-20%; and Commercial Property between 5-20%.

In order to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers noted with an asterisk above recognize our efforts through a Contingent (Profit) contract which can pay us additional compensation. This payment may depend on a combination of growth, profitability, volume, retention, and increased services we provide on behalf of an insurer, and is not guaranteed. It is also based on our entire portfolio of business with an Insurer and not on individual policies. For more detailed information please go to any of the above noted insurer's website.

Finally, Aviva Canada Inc. has provided financial assistance to our brokerage, through loans, for various initiatives. This financial assistance in no way compromises our independence as broker.

We sincerely appreciate and value your business with us. If you have any questions regarding this subject or any other aspect of your insurance please do not hesitate to contact our office.

Yours very truly,

McLean & Dickey Ltd.  
Registered Insurance Broker