

Dear Customer,

Our role as your Independent Insurance Broker 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 & Homeowner** Insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium.

Automobile Insurers

AVIVA (10% - 12.5%)*	Intact Insurance (10% - 12.5%)*
Dominion of Canada (10% - 12.5%)*	Jevco (5% - 12.5%)*
Echelon Insurance (12.5%)*	Optimum (10% - 12.5%)*
Economical (10% - 12.5%)*	Portage Mutual (10-12.5%)*
Nordic Facility (7.5% - 10%) max \$250	

Homeowner Insurers

AVIVA (15% - 20%)*	Intact Insurance (15% - 20%)*
Dominion of Canada (15% - 20%)*	Optimum (15% - 20%)*
Economical (15% - 20%)*	Portage Mutual (15-20%)*
Chubb (15%)	Premier (15%)
Cowan (15%)	

MGA Insurers

MJAK – E&O (15%)	VICTOR CANADA – CMP (15%), CGL (7.5%)
MILNCO/USLI - CMP (12.5%)	TOTTEN – CMP (15%)
SOUTHWESTERN – E&O (10%)	BURNS & WILCOX – CMP (15%)
FORWARD – CMP (15%)	APRIL – CMP (15%)

This commission is paid annually on 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 above with an asterisk recognize our efforts through a Contingent Profit contract. Payment of this Contingent Profit is not guaranteed and is subject to several factors; minimum volumes, low loss ratios, growth, retention and variable terms (ie: 1 year to 3 years). For detailed information on Contingent Commission please go to the individual company’s website.

Principles of Conduct Document & “About Your Broker” fact sheet

As directed by The Registered Insurance Brokers of Ontario (RIBO), we have made available both The Canadian Insurance Services Regulatory Organizations (CISRO) Principles of Conduct for Insurance Intermediaries Principles Document and the new “About Your Insurance Broker” fact sheet to all our customers. Please visit our website to view both documents (<https://www.olsen-sottile.com>). If you would like a hard copy of either of these documents, please contact our office.

Ontario’s “Take All Comers” rule.

The Insurance Act has consumer protection features supported by specific legal requirements. It seeks to ensure eligible consumers can buy or renew an auto insurance policy at the approved terms and price. When taken together, these consumer protection features comprise Ontario’s “Take All Comers” rule.

Specific consumer protections of the "Take-All-Comers" rule include:

- insurers are required to offer the lowest rate available for each consumer's circumstances
- insurers are required to offer their customer a renewal if that customer continues to meet that insurer's eligibility rules
- insurers must accept all auto insurance business from consumers that meets their approved rules

Olsen-Sottile Insurance Brokers Inc. owns a minority share in MJAK, a property and casualty Managing General Agent, through which we may place insurance coverages on your behalf.

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities which will be forwarded to you with your new policy. If you have any questions regarding this or any other aspect of your insurance, please do not hesitate to contact us.

Olsen-Sottile Insurance Brokers Inc.