



OUR BROKER COMPENSATION

As your Independent Insurance Broker, we arrange insurance products and services on your behalf that are available, affordable, and understandable, from a number of insurance companies and organizations.

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 listed below the Insurers that we represent, and have included the range of compensation (commission) each provides, as a percentage of your overall premium

Insurance Company	Auto Insurance Commission	Property Insurance Commission	CPC
Aviva	7.5% to 12.5%	20%	Yes
Echelon	12.5%	N/A	Yes
Definity (Economical)	7.5% to 12.5%	17.5% to 20%	Yes
Edge Mutual	8% to 12.5%	20%	Yes
Gore Mutual **	10% to 12.5%	20%	Yes
Hagerty	12.5%	N/A	No
Halwell Mutual	10% to 12.5%	20%	Yes
Intact	7.5% to 12.5%	20%	Yes
Jevco	12.5%	N/A	Yes
Nordic (Facility)	8% to a Cap of \$370.00	N/A	No
Wawanesa Mutual	7.5% to 12.5%	20%	Yes
MGA's/Lloyds Markets/Others	N/A	5% to 20%	No

***Ostic Insurance Brokers is owned by Collectivfide Insurance Group Inc., whose shareholders are several mutual insurance companies. For a complete list of these insurance companies, please visit www.collectivfide.com and navigate to the Privacy Policy, or contact our office.*

This commission percentage is paid annually for all policies.

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 with a "Yes" in the CPC column noted above recognize our efforts through a Contingent Profit Commission (CPC) contract. Payment of this CPC may depend on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the Insurer. CPC is not guaranteed. For detailed information on CPC, please go to the individual company's website.

Your Insurance Company will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your new business policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.