

M. Edward Powell Insurance Brokers Ltd.

349 Davis Road
Oakville, Ontario L6J 2X2
Tel: 905.844.3542 Fax: 905.849.8289

Established Since 1954

TO OUR CUSTOMERS:

M. Edward Powell Insurance Brokers Ltd. appreciates the opportunity you have given us to act on your behalf as your insurance broker. As your Registered Insurance Broker, we purchase insurance products and services that best suit your needs.

We take very seriously our responsibility to provide you with the best insurance value. We also provide personalized quality service that includes professional insurance advice, ongoing policy maintenance and claims support. If any issues arise regarding your insurance coverage, we are your advocates, using our professional experience to best represent your individual interest.

Brokerage compensation is paid for by the Insurers we represent and is part of your overall insurance premium. As part of our full disclosure policy, we have provided below the range of compensation each insurer provides as a percentage of your overall policy premium. These ranges are generally standard across the insurance industry.

Company	Automobile	Property
Aviva	12.5%	20%
Chubb	10%	15-20%
Coachman	10-12.5%	
Economical / Definity Insurance Company	10-12.5%	20%
Echelon	12.5%	
Intact	10-12.5%	20%
Jevco	5-12.5%	
Pafco	10-12.5%	
Pembridge	10-12.5%	20%
SGI	10-12.5%	20%
Various Wholesalers	10-12.5%	15-20%
Nordic (Facility Association)	5% subject to \$370. Cap	5% subject to \$370. Cap

Any updates to this schedule are available on our website.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they target. Some insurers recognize our efforts through a contract which may entitle us to an over ride and/or Contingent Commission. Payment of this Contingent Commission may depend on a combination of growth, profitability (loss ratio), volume, and retention or business with each individual insurer. Contingent Commission is not guaranteed. For detailed information on Contingent Commission, please visit the individual company's website.

M. Edward Powell Insurance Brokers Ltd. may charge a fee which is a fully earned non-refundable amount payable to M. Edward Powell Insurance Brokers Ltd.

Once again, thank you for selecting M. Edward Powell Insurance Brokers Ltd., to handle your insurance needs. We are committed to strive, in every way possible, to meet your expectations. We would be pleased to answer any questions or hear any suggestions you may have to help in our effort to serve you.

M. Edward Powell Insurance Brokers Ltd. is a [BrokerLink](#) company. The BrokerLink companies are subsidiaries of Intact Financial Corporation (TSX: IFC)