



Disclosure of Point of Sale Commission and Facts indicating Potential Conflicts of Interest

As advisors, 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.

Personal Lines and Commercial Lines Automobile and Property, Casualty - Brokerage compensation is part of your insurance premiums. For your benefit, we have listed below insurers that we represent and have included the range of compensation each provides as a percentage of your overall premium that appears on your invoice.

Intact Insurance * 20%
Portage Mutual Insurance * 20%
Wawanesa Mutual * 20%
Red River Mutual * 20%

This commission percentage is paid annually for both new business and renewals. Should there be an increase in the commission schedule we receive from your insurer, or any other material changes 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 an asterisk (*) noted above recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission depends on a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide on behalf of the insurer. Contingent Commission is not guaranteed.

From time to time, insurers offer sales incentives or run contests for advisors to place business with them or to add certain coverages to individual risks. These incentives are often in the form of gift cards and are infrequent in nature.

ONE Insurance Group Ltd. is a privately-owned company which is owned by: Trimont Financial Ltd., part of the Wawanesa Mutual Group of Companies; Portage Mutual Financial Inc.; and Red River Valley Mutual Insurance Company. These insurance companies are not involved in the day-to-day operations of the brokerage; nor do they direct or control the brokerage.

Our disclosure commitments are made in the best interest of consumers. We encourage you to also consult the commitments made by the Insurance Industry and individual companies by consulting their websites or other available information.