

PLATFORM

Commission Disclosure Agreement

At PLATFORM, our role is to provide you with the best insurance value combining coverage, service, and price. We also provide personalized, quality service including professional insurance advice, ongoing policy maintenance, and claims support. Below we have provided a list of insurance companies we represent and have included the range of compensation each provides as a percentage of your overall premium. This commission percentage is paid annually for both new business and renewals.

In order for us to maintain strong relationships with quality insurers, we match clients and their needs with the desired type of business of the respective insurers. The insurance companies, as indicated on the list, recognize our efforts through a Contingent Profit Commission [CPC] contract. Payment generally depends on some combination of growth, profitability [loss ratio], volume, retention, and increased services that we provide on behalf of the insurer. It is based upon our entire portfolio with that insurer and not on individual policies. Contingent Profit Commission is not guaranteed.

For detailed information on Contingent Commission, please go to the individual company's website.

INSURER	COMMISSION	CPC	WEBSITE
AIG	5% - 20%	No	www.aig.ca
Allianz Global	10% - 20%	Yes	www.agcs.allianz.com
Allied World Assurance	10%	No	www.awac.com
April Canada	15%	No	www.april.ca
Arch Insurance	10% - 20%	No	www.insurance.archgroup.com
Aviva Canada	10% - 30%	Yes	www.avivacanada.com
Berkshire Hathaway	5% - 15%	No	www.berkshirehathaway.com
Berkley Insurance	15%	No	www.berkleycanada.com
HSB Canada [BI&I]	10% - 20%	No	www.munichre.com/hsbcanada/en.html
Boxx Insurance	17.5%	No	www.cyberboxx.ca
Burns & Wilcox	10% - 15%	No	www.burnsandwilcox.ca
Can-Sure Underwriting	15%	No	www.cansure.com
Chubb Insurance Company	10% - 25%	Yes	www.chubb.com
CNA	5% - 30%	No	www.cnacanada.ca
Definity [Economical Insurance]	7.5% - 20%	Yes	www.economical.com
Echelon	30%	No	www.echeloninsurance.ca
Elliott Special Risks / Markel	7.5% - 25%	No	www.markelinternational.ca
Victor Canada	7.5% - 15%	No	www.victorinsurance.ca

INSURER	COMMISSION	CPC	WEBSITE
Everest Canada	10% - 20%	Yes	www.everestcanada.com
Global Aerospace	10%	No	www.global-aero.com
The Hartford	25% - 35%	No	www.thehartford.com
HDI-Gerling	10% - 20%	No	www.hdi-gerling.ca
I3 underwriting Managers	10% - 15%	No	www.i3underwriting.com
Insurance Corporation of British Columbia	3% to 19%	No	www.icbc.com
Intact Insurance	10% - 35%	Yes	www.intact.ca
Liberty Mutual	10% - 30%	No	www.libertyiu.com
Lions Gate Underwriting Agency	14% - 15%	No	www.lionsgateuw.com
Lloyds of London	10% - 27.5%	Yes	www.lloyds.com
Mitsui Sumitomo Insurance Company (Chubb Affiliate)	10% - 20%	No	www.ms-ins.com
Northbridge Insurance	7% - 35%	Yes	www.nbins.com
Premier Group of Companies	12.5%	No	www.premiergroup.ca
QBE Services	10% - 20%	No	www.qbecanada.com
RAISE Underwriting	5% - 30%	Yes	www.raiseunderwriting.com
RSA Group	5% - 30%	Yes	www.rsagroup.ca
SCOR Insurance	10%	No	www.scor.com
Sovereign General Insurance	10% - 27.5%	Yes	www.sovereigninsurance.ca
Starr Group of Companies	5% - 20%	No	www.starrgroup.com
Strategic Underwriting Managers	15% - 17.5%	No	www.suminsurance.ca
Tokio Marine Canada	30%	Yes	www.tokiomarinecanada.com
Travelers Canada	10% - 30%	Yes	www.travelerscanada.ca
Trisura Guarantee	10% - 35%	Yes	www.trisura.com
Totten Group	7% - 15%	No	www.tottengroup.com
TruStar Underwriting	5% - 15%	No	www.trustar.ca
Unique Risks	12.5% - 15%	No	www.uniquerisks.com
Western Surety	10% - 30%	Yes	www.westernsurety.ca
Westport Insurance	15% - 20%	No	www.swissre.com
XL / Catlin	10% - 20%	Yes	www.xlcatlin.com
Zurich Insurance Company	5% - 27.5%	Yes	www.zurichcanada.com