

DISCLOSURE STATEMENT

As you know, 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 24-hour claims support. When an issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Our 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 as a percentage of your overall premium.

Aviva Insurance*	Ayr Farmers Mutual*	Chieftain Insurance*
Coachman Insurance*	Travelers Insurance*	Howick Mutual*
Economical*	Echelon Insurance*	Gore Mutual*
Guarantee Co.*	Intact Insurance*	Northbridge Insurance
MAX Insurance	Marsh Retail	Heartland Mutual*
Pafco Insurance*	Zurich Insurance*	Peel Mutual*
Pembridge Insurance*	Western General*	Halwell Mutual*
Edge Mutual*	Trillium Mutual*	Royal SunAlliance Facility **
Wawanesa Mutual*	Jevco Insurance*	SGI Insurance*
Germania Mutual*	Wynword Insurance	Traders General
Unica Insurance*		

Not all of the above listed companies provide for all classes of insurance and some of them specialize in certain areas of their focused expertise. In order for us to maintain strong relationships with these quality insurers, we work with each to provide the type of business they desire. The actual rates of commission vary from 3% to 25% dependent on class of business. Those companies marked with an (*) recognize our efforts by allowing us to participate in a Contingent Profit Commission based on a combination of various criteria such as profitability etc. and are not guaranteed. Those marked with an (**) have commission caps, which vary from \$25.00 to \$370.00. More detailed information is available on each company's individual website.

We currently have a loan from the Economical Insurance Group that was used to expand our business.

Your insurer provides you with a Consumer Code of Rights and Responsibilities which is located on their website. If you have any questions regarding this or any other aspect of your insurance please contact us.

For information on our privacy policy please visit our web site at www.josslin.com