



Statement of Broker Services and Compensation

As your Independent Insurance Broker, our role is to provide you with the best insurance products that combine coverage, service and price. We provide you with personalised service, expert insurance advice, ongoing policy maintenance and act as an advocate when any issues arise regarding your Insurance coverage.

Brokerage compensation is part of your insurance premium. For your reference, the following outlines the Lines of Business we represent, including the range of compensation each provides as a percentage of the premium that appears on your invoice.

Commercial Property / Equipment Breakdown 10%-25%	Personal Automobile 5%-12.5%
Commercial General Liability 10%-20%	Personal Property 5%-20%
Ocean Marine / Cargo 5%-20%	Personal Watercraft 5%-20%
Commercial Automobile 5%-12.5%	Fidelity / Crime 5%-20%
Umbrella / Excess Liability 5%-15%	Professional Liability 5%-15%
Management Liability 5%-17.5%	Surety 10%-30%

This commission percentage is paid annually for both new business, renewal business and any mid-term policy transaction that generates additional premium. Should there be an increase in the compensation provided by your insurance provider, we will notify you.

In addition, the insurers noted below recognize our efforts through a Contingent Commission contract. Payment of this Contingent Commission is dependent on a combination of growth, profitability (loss ratio), volume, retention, and increased services that we provide on behalf of the insurer. It is based on our entire portfolio of business with that insurer and not on individual policies. For detailed information on Contingent Commission, please refer to the individual insurer's website. Contingent Commission is not guaranteed. FENA Insurance Solutions Inc. may, from time to time, enter into non-standard arrangements, which could have compensation terms that fall outside these ranges. We may carry out additional services such as data entry, processing claims payments, conducting site surveys and providing a market opportunities analytics platform. This additional work is compensated by payment of an agreed fee or commission.

Intact
Peel Mutual
Aviva
Unica
Travelers
Economical
Heartland Mutual
Zurich
Wynward
Arch
Liberty Mutual
HD Mutual
Chubb
Lloyds of London

CNA Canada
Echelon
Optimum
Sovereign
Trisura Guarantee
USLI
Canadian Farm
HDI Global
Coalition
Nordic
Great American
Pacific Marine

Other Managing General Agents

From time to time, insurance companies will offer incentives to individual brokers, including contest entries, trips and other forms of hospitality. Such sales incentives are typically based on performance criteria established by the insurer. Our brokers are committed to providing objective advice to their customers and notwithstanding the receipt of any such incentives, are primarily concerned with servicing our clients' best interests. Your insurance provider will be providing you with a Consumer Code of Rights & Responsibilities, along with your policy documents. If you have any questions regarding this, or any other aspect of your insurance, please feel free to contact us.

Premium Finance Disclosure Statement

Throughout this Disclosure the words "FENA", "we" and "our" refer to FENA Insurance Solutions Inc. The words "Client," "you" and "your" refer to the addressee. Please carefully read the important disclosures set forth below regarding FENA's relationship with you and with certain premium finance companies.

FENA frequently acts as an intermediary in arranging premium finance services for its insurance clients. Please note that FENA has an exclusive arrangement with CAFO to provide premium financing quotes to our clients.

If FENA arranges for premium financing with CAFO, FENA is, where permitted by applicable provincial law, compensated by such supplier based on the amount of the premium financed and for administrative services performed by FENA. If you elect to finance your premium, FENA expects to earn an amount between 0.5% to 0.65% of the total premium.