

| Insurer                     | Compensation |
|-----------------------------|--------------|
| Apollo                      | 0 – 20%      |
| April / April Marine Canada | 0 – 20%      |
| Arthur J. Gallagher Co.     | 0 – 13%      |
| Aviva Canada **             | 0 – 20%      |
| Aviva Elite/Hagerty         | 0 – 20%      |
| Beazley Canada              | 0 – 20%      |
| Burns and Wilcox Canada     | 0 – 15%      |
| Can-Sure                    | 0 – 15%      |
| The Commonwell**            | 0 -20%       |
| Ecclesiastical Insurance**  | 0 – 20%      |
| Echelon Insurance           | 0 – 12.5%    |

|                             |  |
|-----------------------------|--|
| Economical Insurance **     | 0 – 20%                                |
| Forward Insurance           | 0 - 20%                                |
| Gore Mutual **              | 0 – 20%                                |
| Grenville Mutual **         | 0 – 20%                                |
| Group Assur                 | 0 – 15%                                |
| Heartland Farm Mutual **    | 0 – 25%                                |
| HSB BI&I Canada             | 0 – 20%                                |
| Intact Insurance **         | 0 – 20%                                |
| K & K Insurance Canada      | 0 – 20%                                |
| Markel Canada               | 0 – 20%                                |
| Nordic (Personal Facility)  | 7.5 – 11% capped at \$185 to \$370     |
| Nordic(Commercial Facility) | 6% – 10% capped at \$370 cap to no cap |

|                              |           |
|------------------------------|-----------|
| PAL Insurance Brokers        | Fee       |
| Portage Mutual **            | 0 – 20%   |
| Premier Group of Companies   | 0 – 15%   |
| Southwestern Insurance Group | 0 – 15%   |
| SRIM                         | 0 – 15%   |
| TCIM                         | 0 - 15%   |
| Totten Group Insurance       | 0 – 15%   |
| Travelers Canada **          | 0 – 20%   |
| Trinity Underwriting         | 0 – 20%   |
| USLI                         | 0 - 17.5% |
| Victor Canada.               | 0 – 20%   |
| Western General              | 0 – 20%   |

|                   |         |
|-------------------|---------|
| Wynward Insurance | 0 – 20% |
|-------------------|---------|

This commission percentage is paid annually for both new business and renewals. Should there be a change in the commission schedule we receive from your insurer, or any other material change that affects compensation arrangements, we will update this disclosure accordingly. For us to maintain strong relationships with insurance companies, we work with each to provide the type of business they desire. The Insurance companies with an asterisk (\*\*) noted above recognize our efforts through a Contingent (Profit) Commission (CPC) contract. Payment of the CPC may depend on a combination of growth, profitability / (loss ratio), volume, retention, and increased services that we provide on behalf of the Insurance Company. **CPC is not guaranteed**, and it is based on the average results over a three-year period and is not related to any one customer or group of customers. Thank you for Choosing Oegema, Nicholson & Associates Insurance Brokers Ltd.