

Commission Disclosure: How we get paid for the services we provide you?

Thank you for being a Client of St. Andrews. We appreciate the confidence you have placed in us, and we will continue to work hard on your behalf to earn your trust and goodwill.

Our goal is to arrange the appropriate insurance protection for you, combining sound advice with coverage tailored to meet your needs. Whether you are a new client or a loyal long term client, experiencing good claims results or in times of trouble, we want to be there for you.

It's important to note that we serve as your advisor and as your guide, *We are on "your side" and we represent you.* (That's what a great insurance broker should do!)

In other words, all our policies come complete with someone who cares about you and acts on your behalf.

How We Get Paid For Our Services

For the services we provide to you, we receive a percentage of your insurance premium, as a commission, paid to us by your Insurance Company. Below, we have listed the Property & Casualty Insurance Companies with whom we have contracts (and also other insurance markets that do not require a contract, with whom we do business with on a regular basis, together with the range of compensation each provides, as a percentage of your overall premium. **For a printed copy of this information, feel free to call us.**

This commission percentage is paid to us, each policy term, for both new policies and renewals.

Our firm is privately owned, and completely independent. **There is no direct or indirect ownership interest by any Insurance Company or Financial Institution.** We confirm that there are no conflicts of interest in our relationship with you, and that our overall recommendations to you are based on our understanding and assessment of your needs.

If you have any questions, or if we can assist you or someone else you know, please don't hesitate to contact us.

We have a dedicated, dynamic, and well-educated team, with specialists in many different insurance disciplines, including business and commercial insurance, personal home and auto insurance, group insurance, surety bonds and life and disability insurance.

~ HOW WE ARE PAID FOR PROPERTY & CASUALTY INSURANCE POLICIES ~

<i>Insurance Company or Intermediary</i>	<i>Personal Auto and Umbrella</i>	<i>Personal Property</i>	<i>Commercial Auto and Surety</i>	<i>Commercial Property</i>
ACE INA	n/a	n/a	n/a	12.5-20%
* Aviva/Pilot	8.0-15.52%	8.0-24%	7.5-25%	15-20%
* AXA	10-12.5%	20%	7.5-12.5%	15-20%
Canada World Wide	n/a	10-15%	n/a	10-15%
Chartis Insurance	n/a	n/a	10-15	10-20%
Chesterfield Cda	n/a	10-15%	n/a	10-15%
* Chieftain	12.5%	12.5%	n/a	n/a
Chubb	n/a	15%	n/a	n/a
Coast underwriters	n/a	20%	n/a	n/a
Cowan Group	n/a	15%	n/a	n/a
Creechurch	n/a	10-15%	n/a	10-15%
* The Dominion	10.0 — 12.5%	20.0%	7.5 — 12.0%	15.0 — 20%
* Economical Mutual	10.0 — 12.5%	20.0 — 25.0%	7.5 — 12.5%	20.0 — 25.0%
Elliott Special Risk	n/a	n/a	n/a	10.0%
Encon	n/a	n/a	n/a	7.5-150%
* Guarantee Company of North America	n/a	n/a	10.0--27.5%	n/a
* INTACT INSURANCE	10.0 — 12.5%	15.0 — 20.0%	10.0 — 12.5%	20.0%
JEVCO	5.0 — 13.5%	15.0%	15-25%	10 -20%
L'Unique Insurance	n/a	n/a	15-25%	n/a
Marine Expert	n/a	20%	n/a	n/a
*Pembroke Insurance	10.0 — 12.5%	20.0%	12.5%	20.0 — 24.0%
*Pafco Insurance	10.0-12.5%	n/a	n/a	n/a
*Perth	5.0 — 12.5%	15.0%	n/a	n/a
Premier Marine	n/a	10-15%	n/a	10-15%
*Royal Insurance (Facility)	7.5 % to a Max \$310 fee	n/a	6.0 — 10.0%	n/a
*RSA Insurance	10.0 — 12.5%	15.0 — 20.0%	10.0 — 12.5%	20.0%
Southwestern Group	n/a	12.5-15%	n/a	7.5-15%
Sports-Can	n/a	12.5-15%	n/a	7.5-15%
*Travelers Guarantee	n/a	n/a	10.0--27.5%	n/a
Trisura	n/a	n/a	10.0--27.5%	n/a
Group One	n/a	10.0 — 12.5%	n/a	10.0-15%
*Wawanesa	10.0-12.5%	17.5 — 20.0%	12.5%	20.0%
* Zurich	10.0 — 12.5%	n/a	7.5 — 25%	10.0 — 20.0%

*The asterisks in the chart, above, denote Insurers with whom we also have Contingent Profit Commission agreements. We may be eligible for this additional compensation, such as profit-sharing or prizes, if we meet certain requirements pertaining to volume, mix of business, retention and/or loss ratios. Contingent Profit Commissions are not guaranteed; and plans vary widely, from Company to Company. More detailed information about a specific Insurance Company's Contingent Profit Commission plan can usually be found on their website.

HOW WE ARE PAID FOR LIFE, GROUP AND FINANCIAL SERVICES PRODUCTS

In arranging Life and Group Insurance and other Financial Services products, we represent you, our client.

- We meet or exceed all the ongoing educational and licensing standards required by our licensing bodies.

As a result of our work together, should you decide to purchase a product through us, we will be remunerated by way of commission and/or “commission linked” bonus directly by the insurer and/or the managing general agency that we represent. Our managing general agency will also be compensated. This is an integral element of your rate calculation. **There is no additional charge to you.**

Arrangements vary widely, depending on a number of factors, including the type of product, the specific Insurance Company or product provider and the amount of coverage being arranged.

We may also be eligible for additional compensation, such as bonuses and/or prizes, which may vary widely from Company to Company, and from year-to-year, depending on factors such as the volume, persistency, or mix of business that we have placed with a specific Insurance Company or product provider.

We have listed all the Individual Life and Group Insurance Companies we represent, as well as the other providers of Financial Services products with whom we do business.

Life Insurance Companies that We Represent

Assumption Life	AXA	BMO Insurance
Canada Life	Desjardins Financial	Equitable Life
Great West Life	Industrial Alliance	Manulife Financial
RBC Insurance	Sun Life	Standard Life
Transamerica Life	UL Mutual	