

BROKER COMPENSATION DISCLOSURE

Dear Valued Client,

Fairfield Insurance Brokers Inc. would like to thank you for your business. Our role as an Independent Insurance Broker is to purchase on your behalf insurance products and services that are available, affordable and understandable.

Our mandate is to provide you with the best insurance value with respect to coverage, service and price. We also provide personalized insurance advice, ongoing policy maintenance and claims support. When an issue arises regarding your insurance, we act as your advocate, using our professional experience to best represent your individual interest.

Broker compensation is a part of your insurance premium. For your information, below we have listed the Automobile and Property Insurers that we represent and have included the range of compensation, based on a percentage of your overall premium, each provides.

Aviva Insurance *	7.5% - 20%	Special Risk Insurance	10% - 20%
Chubb Insurance	12.5% - 20%	Aurora Insurance	10% - 20%
Evolution Insurance	15% - 20%	Southwestern Group	10% - 20%
Premier Marine	15% - 20%	Victor Insurance	15%
Westminster Mutual Insurance *	12.5% - 20%	Hagerty Insurance	12.5%
Facility Association	7.5% - 12.5%	April Insurance	12.5% - 20%
Brownstone Insurance Managers	10% - 20%	Ches Special Risk	10% - 20%
Eagle Underwriting Group	10% - 20%	Economical Mutual Insurance *	12.5% - 20%
Intact Insurance	12.5% - 20%	Travelers Insurance	12.5% - 20%
Strategic Underwriting Managers	10% - 20%		

The commission percentage is paid annually for both new business and renewals. Commissions are paid semi-annually for all 6-month policies.

The Insurers shown above with an asterisk recognize our efforts through a Contingent Profit Commission (CPC) contract. Payment of this CPC may depend on a combination of growth, profitability (loss ratio), and volume and retention level. Contingent Profit Commission is not guaranteed. For details on a specific company's CPC program, please consult that company's corporate web site.

Occasionally, some of the Insurer's whom we represent will offer rewards for placing business with them. These may be financial or gift certificates.

We will also provide premium financing options from third party finance companies. In some instances, Fairfield Premium Finance Inc., which is a related company may provide the premium financing. In either instance, no compensation is provided to the brokerage for this service.

Your Insurance Company will provide you with a copy of the Consumer Code of Rights and Responsibilities with your new policy or renewal. If you have any questions regarding this or any other aspect of your insurance, please contact us.

Sincerely,

Fairfield Insurance Brokers Inc.