Sutherland INSURANCE

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Our Broker Compensation

John Sutherland and Sons Limited, operating as Sutherland Insurance.

Dear Valued Customer,

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and services on your behalf that are available, affordable, and understandable.

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 claims support. When any issue arises regarding your insurance coverage, we are your advocate, using our professional experience to best represent your individual interest.

Commission

Sutherland Insurance is paid mainly by commission from the insurance company. The commission is included in the premium you are quoted; you do not pay it separately. The tables below list the insurers we represent for personal and for commercial insurance, with the range of commission each pays us as a percentage of premium.

Personal insurance

INSURER	PERSONAL AUTO	PERSONAL PROPERTY
Aviva *	12.5%	20%
Aviva Traders *	8% to 11.5%	11.5% to 16.5%
CAA Insurance *	12.5%	20%
Chubb Canada * (existing policies only)	10% to 15%	15%
Commonwell Mutual *	12.5%	20%
Definity * (includes Travelers)	10% to 12.5%	20%
Echelon *	12.5%	—
HD Mutual *	12.5%	20%
Intact *	10% to 12.5%	16% to 20%
Jevco	5% to 12.5%	—
MAX Insurance * (existing policies only)	—	20%
Wawanesa * (existing policies only)	10% to 12.5%	20%
Yarmouth *	12.5%	20%

Ranges reflect our insurer agreements and the rates paid on most of our personal business in the 12 months to September 30, 2026, rounded outward to the nearest half percent, as a percentage of premium.

Commercial insurance

INSURER	COMMERCIAL AUTO AND FLEET	PROPERTY, LIABILITY, UMBRELLA AND OTHER
Aviva *	7.5% to 12.5%	10% to 20%
Definity *	7.5% to 12.5%	10% to 20%
Intact *	7.5% to 12.5%	10% to 20%
HD Mutual *	12.5%	20%
Northbridge *	10% to 12.5%	20%
Commonwell Mutual *	12.5%	15% to 20%
Echelon *	7.5% to 12.5%	10% to 20%
Dufferin Mutual *	7.5% to 12.5%	10% to 20%
CFC (Lloyd's) (cyber)	—	20%

Ranges reflect our insurer agreements and the rates paid on our commercial business in the 12 months to September 30, 2026, rounded outward to the nearest half percent, as a percentage of premium.

A dash (—) means we do not currently place that type of business with that insurer. The commission on a particular policy can occasionally fall outside these ranges; ask us and we will tell you the commission on yours.

If we quote you with an insurer not shown above, we will tell you the commission before you decide.

Commission is paid on new business and on renewals. If the commission we receive from your insurer increases, or anything else changes how we are paid, we will tell you.

Contingent commission

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The insurers marked * have, or may have, a Contingent Commission contract with us that recognizes our efforts. Payment of this Contingent Commission depends 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. Contingent Commission is not guaranteed.

Sales incentives

Insurers marked * pay us, or may pay us, a contingent commission, also called an override, based on the total business we place with them and not on individual policies. Aviva and Definity also pay a one-time additional commission when a policy is moved to them from another insurer. This gives us a reason to recommend a move; we recommend one only when it suits you, and we will tell you if it applies to your policy. We do not receive trips, hospitality or other non-cash incentives from insurers.

Fees

We do not charge a broker fee.

Other interests

No insurer owns any part of, or lends money to, Sutherland Insurance.

Premium financing

We offer premium financing through the premium finance companies we work with. It is optional: you may pay your premium in full, use a payment plan your insurer offers, or arrange financing elsewhere. The premium finance company pays Sutherland Insurance a fee for premium financing arranged through us.

More information

CISRO Principles of Conduct for Insurance Intermediaries · Fact Sheet About Your Registered Insurance Broker (RIBO)

Your Insurer will be providing you with a Consumer Code of Rights and Responsibilities, which will be forwarded to you with your new business policy. If you have any questions regarding this or any other aspect of your insurance, please contact us.

> **Questions about how we are paid? Ask us at any time and we will tell you the commission on your policy.**

The Management of Sutherland Insurance *Version 2, effective October 16, 2026*