

DT Direct Insurance, Inc.

Commission Disclosure Statement

Information about our compensation structure and how we conduct business.

How We Conduct 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

Brokerage compensation is part of your insurance premium. Commissions are paid to us on an annual basis for both new business and renewals. We have listed below the insurers that we represent and have included the commission that each provides as a percentage of your overall premium:

PERSONAL LINES – Automobile (may include Recreational Vehicles), Property (may include Farms & Watercraft) and Excess Liability (Umbrella)

	Automobile	Property	Umbrella
Aviva Insurance Company *	12.5	20	15
Aviva Traders	11	16	
Chubb Insurance Company *	12.5	20	20
Travellers/Dominion of Canada*	12.5	20	
Halwell Mutual Insurance Company *	12.5	20	
Intact Insurance *	12.5	20	15
Northbridge General Insurance*	12.5	20	20
Lloyds Canada	N/A	25	
Lloyds Substandard	N/A	22.5	
Pafco Insurance Company	12.5	15	
Pembridge Insurance *	12.5	20	
Premier Marine	N/A	15	
Royal & Sun Alliance	12.5	20	15
Royal & Sun Alliance Facility	10	N/A	
Unica Insurance*	12.5	20	
Economical Insurance	12.5	20	15

COMMERCIAL LINES – Automobile, Commercial General Liability, Composite Mercantile Policies and Bonds

	Automobile	CGL	CMP	Bonds
A.M. Fredricks Underwriting		10		
Allianz Global Risk		15		
Atlantic Marine Underwriters		15	15	
Aviva Insurance Company *	12.5	20	20	12.5
April Canada		15	15	
Beacon Underwriting			15	
Boiler Inspection & Insurance			15	
BIS Risk	10			
Chubb Insurance Company *	10	15	20	
Chutter Insurance		15		

Coast Underwriters Limited	12.5	15	20	
Das Canada			15	
Creechurch International		15	15	
Economical Mutual*	10-12.5		20	
Markel		15	15	
Encon Ins. Managers Inc.		15	7.5	
Export Development Corp.				10
Frank Cowan Company	12.5	10	15	
Evolution		15		
Global Aerospace		10		
Gore			20	
Guarantee Company of N.A. *		20	20	25
Intact Insurance *	12.5	20	20	
Liberty International	12.5	15	20	
Lloyds Canada		15	25	
Northbridge General Insurance*	10-12.5	20	20	25
Pafco Insurance Company	12.5	20	20	
Royal & Sun Alliance *	12.5	20	20	25
Royal & Sun Alliance Facility	10			
South Western Group		15	15	
Sovereign General	12.5	15	20	
Summit Underwriting Group		15	15	
Totten Group		12.5	12.5	
Travelers Insurance Company		15	20	
Unica Insurance*	12.5		20	
Wholesale Insurance Group		12.5	12.5	
Zurich Canada	12.5	20	20	

Contingent Profit Commissions (CPC)

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business they desire. The more reputable insurers we represent means the more choices we are able to offer customers.

The insurers with an asterisk noted above recognize our efforts through a Contingent Profit Commission contract. Payment of this CPC may depend on a combination of growth, profitability, volume, retention and increased services that we provide on behalf of an insurer. CPC is not guaranteed. For detailed information on CPC, please go to the individual company's website. Northbridge Insurance Company owns a minority share interest in Dalton Timmis Insurance Group, Inc. for the purpose of succession planning.

Exclusive Contracts with an Insurer

We are an independent insurance brokerage, and as such have access to many insurance companies. It is our responsibility to shop the market and obtain "the best product, the best price and the best service" for consumers.

Should there be an increase in any commission we receive from your insurer, or any other material change that affects compensation arrangements, this disclosure statement will be amended accordingly.

If you have any questions regarding this, or any other aspect of your insurance please contact us.