

RDA Inc.
RDA Corp.
RDA Insurance Corp.
North City Insurance Brokers, a division of RDA Insurance Corp.
North Bay Insurance Brokers, a division of RDA Insurance Corp.
Sudbury Insurance Brokers, a division of RDA Insurance Corp.
North Shore Insurance Brokers, a division of RDA Insurance Corp
North City Insurance Brokers Inc.

Dear Customer,

Thank you for choosing us! As your independent insurance broker, we work on your behalf to find products and services that are accessible, affordable, and easy to understand.

The commissions we receive are paid annually for both new business and renewals. In addition to the commission we receive for placing insurance with these companies, we may also receive a "Contingent Commission". Those companies marked with an asterisk(*) may pay us a contingent commission. This is payable on a book of business that is placed with an insurance company if this book is profitable for the insurance company. This contingent commission is not guaranteed and cannot be predicted in advance. Over the past five years, we have received between 1% and 2% per year in Contingent Commission. We receive the following commissions on policies we sell; Personal Auto 7.5-13%; Personal Property 10-20%; Surety 10-25%; Commercial 7.5-20% Commercial Auto 7.5-12.5%.

On occasion we have the need to place coverage with Wholesale Insurance Brokerages, who have access to products and insurance companies that we do not represent. Upon request we can provide you with the commission we receive from these companies

We also have received financial assistance from insurance companies over the years to help us achieve certain goals. Currently, Aviva Insurance Company of Canada has a minority equity position in our brokerages and provided us financing for acquisitions.

We want you to know that we are proud of our independence, financial stability and that you will be able to count on us to be there for you in your time of financial need. We will work every day to demonstrate our level of commitment to you our valued customer.

Thank you for Choosing RDA Insurance Group of Companies.

Sincerely,

RDA Insurance Group



INSURANCE, BONDS & FINANCIAL SERVICES

COMPANIES WE REPRESENT

A.M Fredericks Underwriting Management Ltd.	Ecclesiastical Insurance	Optimum General Inc.
ABEX Affiliated Brokers Exchange Inc.	Echelon General Insurance Company *	Pafco Insurance
Agile Underwriting Solutions	Economical Insurance*	Pembridge Insurance
Algoma Mutual Insurance Co.*	Elite Insurance Company*	Pembridge Insurance Co.
Allianz Global	Euler Hermes North America Insurance Co.	Perth Insurance
April Canada Inc.	Everest Insurance Co.	Premier Canada Ass.
ARAG Services Corporation	Evolution Insurance Inc.	Scottish & York
Aviva Insurance Company*	Factory Mutual Insurance Co.	SGI Canada
Beazley Canada Limited	Fenn & Fenn Insurance Practice	Shreck Risk Insurance Managers
Berkely Insurance Company	Gore Mutual Insurance Company*	South Western Group
Blue Cross Life	Great American Insurance Company	Sovereign General Insurance Company
Boiler Inspection and Insurance	Group Assur.	Starr Insurance Co.
Burns and Wilcox Canada	Group One Underwriters	Strategic Underwriting Managers
CAA Insurance Co.*	GroupOne Underwriters	The Nordic Insurance Co.
Can-Sure Underwriting Limited	Hagerty Canada LLC	Totten Group Insurance
CFC Underwriting Limited	Intact Insurance	Traders General Insurance Co.
Chieftain Insurance*	Jevco Insurance	Travellers Insurance Co. Of Canada
Chubb Insurance Company of Canada*	Liberty Mutual Insurance Company	Trisura Guarantee Insurance Co.
Coast Underwriting Ltd.	Lloyd's Underwriters	Unique Risks Ltd.
Continental Casualty Company*	Markel Canada Limited	Victor Insurance Managers Inc.
Dominion of Canada*	Med Three Insurance Group	Wawanesa Mutual Insurance Co.
Eagle Underwriting Group Inc.	Northbridge General Insurance Corp.	Zurich Insurance Company Ltd.