Arch Insurance Canada Ltd.

Arch Insurance Canada Ltd. ("Arch Canada") distributes its insurance products primarily through contracted, independent, licensed insurance brokers. Arch Canada broker contracts require that its brokers comply with all applicable legal and regulatory requirements, including any legal or regulatory requirements concerning disclosure to insureds of compensation received by the broker in connection with the placement of business with Arch Canada.

Arch Canada usually pays its brokers a commission for every insurance policy that they sell. The amount of the commission varies depending on the type of insurance product involved. The range of the commission is outlined below.

Commissions – Commercial Insurance

Property	0% - 20%
Technical Property	0% - 15%
Managed Programs	0% - 27.5%
Liability, Umbrella, Excess	0% - 15%
Commercial Automobile	0% - 12.5%
All Other	10% - 20%

<u>Commissions – Specialty Commercial Insurance</u>

Professional Liability	10% - 20%
Executive Assurance	0% - 20%
Healthcare	8.5% - 20%
Lenders	10% -29%
All Other	5% - 25%

From time to time, Arch Canada may enter into non-standard arrangements with brokers which would have compensation terms that fall outside the above-listed range.

Contact your broker for information about the compensation your broker receives as a result of placing your insurance with Arch Canada.

Further Information

The information in this document may be updated from time to time as more current information becomes available or if Arch Canada's intermediary compensation practices change.

The information in the document applies only to Arch Insurance Canada Ltd. and not to Arch Canada's activities outside of Canada, or to any other member of the Arch Group of Companies.

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