DELTIC
CREDIT INC

COMPENSATION AND COMMISSIONS DISCLOSURE STATEMENT

This Compensation and Commissions Disclosure Statement (the “Statement”) is provided by Deltic Credit Inc. (“Deltic,” “we,” “our,” or “us”) in accordance with the Registered Insurance Brokers Act (Ontario), Regulation 991 (Code of Conduct), and the RIBO Guidance: Mandatory Disclosure. It explains how we are compensated for arranging your insurance and discloses conflicts of interest, or potential conflicts of interest, associated with our brokerage relationships.

1. Duty of Care

As a RIBO-licensed brokerage, Deltic Credit Inc. owes you a duty to act with candour and honesty, to identify your insurance needs, and to disclose in writing any conflict of interest or potential conflict of interest associated with a transaction or recommendation we make to you.

Together with this Statement, we are providing you with:

- The CISRO Principles of Conduct for Insurance Intermediaries; and
- The Fact Sheet About Your Registered Insurance Broker.

These documents explain the standards of conduct you can expect from us and how to contact RIBO with any questions or concerns.

2. How We Are Compensated

Deltic Credit Inc. is compensated primarily through commissions paid to us by the insurance companies (and, where applicable, Managing General Agents, or “MGAs”) whose products we place on your behalf. Commission is calculated as a percentage of the premium you pay and is already included in the premium quoted to you — it is not an additional charge to you unless otherwise disclosed.

The table below sets out the general classes of business we place and the applicable commission ranges. Ranges reflect amounts paid by the insurers and MGAs we represent and may vary by insurer, product, and policy term.

Line of Insurance	Compensation Type	Typical Commission Range	Contingent Profit Commission (CPC)
Trade Credit Insurance	Commission (% of premium)	15% – 20%	No

If you have a question about the commission applicable to your specific policy, or would like more detail on any compensation arrangement described above, please contact us using the information at the end of this Statement.

3. Third-Party Financial Interest / Ownership

Deltic Credit Inc. is an independently owned and operated brokerage. No insurance company, MGA, financial institution, or other third party holds an ownership interest in, or exercises direction or control over, our brokerage.

If applicable, we will also disclose:

- Whether we operate under a single-market program or have limited market capacity for a particular line of business;
- Whether Deltic Credit Inc. offers its own premium financing, or is affiliated with the company financing your premiums, and the low-cost or no-cost alternatives available to you for paying your premium; and
- Any referral fees we pay to, or receive from, a third party in connection with your insurance.

4. Sales Incentives

Deltic Credit Inc. does not currently participate in any insurer- or MGA-sponsored sales incentive program.

5. Other Disclosures and Conflicts of Interest

We are not aware of any other conflict of interest, or potential conflict of interest, associated with our recommendation to you other than as disclosed in this Statement. Should a conflict or potential conflict arise after the date of this Statement — including any increase to a commission schedule or other material change to our compensation arrangements — we will bring it to your attention in writing as soon as practicable.

Our compensation structure does not influence, and is not intended to influence, the suitability of the recommendations we make to you. We act in your best interest in identifying coverage appropriate to your needs.

6. Questions or Concerns

If you have questions about this Statement, or about how Deltic Credit Inc. is compensated, please contact us at:

- Phone: 888-316-9252
- Email: info@deltic.credit
- Address: 638 11 Ave SW, Suite 200, Calgary, AB T2R 0E2

If, after speaking with us, you have unresolved concerns about a disclosure made (or not made) to you, you may contact the Registered Insurance Brokers of Ontario (RIBO) at 1-800-265-3097 or visit www.ribo.com.