



Guide to Compensation and Ownership

TD INSURANCE PROGRAM ESSENTIALS

Sales Model	<p>The TD Insurance program is underwritten by TD Home and Auto Insurance Company (TDHA), Primum Insurance Company (PIC) and TD General Insurance Company (TDGI).</p> <p>TDHA, PIC and TDGI operate like direct response insurers distributing their home and auto insurance products through the following Agency: TD Insurance Direct Agency Inc. (TDIDA).</p>
Commissions from TD Home and Auto Insurance Company, Primum Insurance Company and TD General Insurance Company	<p>TDIDA receives commissions for the work it does for TDHA, PIC and TDGI, such as recruiting and retaining targeted customers in compliance with high quality criteria. The Agency could also receive an additional conditional commission.</p> <p>TDHA, PIC and TDGI will generally pay between 12.5% and 20% of total written premiums in the form of commission.</p> <p>With the additional conditional commission, TDHA, PIC and TDGI wish to incite TDIDA to underwrite risks in compliance with the pricing structure developed for its targeted customers. TDHA, PIC and TDGI believe that this approach will generate financial results in line with their business plan.</p> <p>The additional conditional commissions paid can represent between 0% and 3.5% of total earned premiums.</p>
Commissions from Other Insurers	<p>No commissions or remuneration are provided to TDHA, PIC and TDGI by other insurers.</p>
Ownership	<p>TD Home and Auto Insurance Company, Primum Insurance Company and TD General Insurance Company are wholly-owned subsidiaries of Security National Insurance Company which is a wholly-owned subsidiary of Meloche Monnex Inc.</p> <p>TD Insurance Direct Agency Inc. is a wholly-owned subsidiary of Meloche Monnex Inc.</p> <p>Meloche Monnex Inc. is a wholly-owned subsidiary of the Toronto-Dominion Bank.</p>