p) ICBC establishes the commissions and fees it pays brokers based upon what is known as the "messenger model". The "messenger model" is designed to avoid violations of the *Competition Act* (Canada), which can occur if a service provider association negotiates on behalf of its members.

   The following quote is from the *5th Accord – July 1, 2019 to January 1, 2027 ICBC/CUISA/IBABC*:

   > ***"5.1 It is acknowledged that ICBC, IBABC and CUISA are committed to full regulatory compliance, including the federal Competition Act. As part of its ongoing commitment to regulatory compliance, ICBC has adopted guidelines for meetings and a model for the exchange of competitively sensitive information with its brokers.***
   >
   > *ICBC, IBABC and CUISA have adopted a model for discussions amongst the parties on issues of remuneration and the exchange of competitively sensitive information. The full details will be set out in the MOUC Terms of Reference and available to all brokers. In brief, ICBC will make decisions on remuneration and competitively sensitive topics independently and unilaterally. From time to time, ICBC will seek information from broker associations and brokers using an independent third party who will collect and aggregate the information such that ICBC will not know the identity of the brokers who have provided the information. ICBC will receive submissions from IBABC and CUISA on the aggregated data prior to making decisions.*
   >
   > *IBABC and CUISA will be invited annually to make suggestions for improvement to this process."*

   SGI establishes the commissions and fees it pays brokers through direct negotiation with the Insurance Brokers Association of Saskatchewan.

q) Please see *Attachment A ICBC 5th Accord* and *Attachment B Remuneration Letter*. SGI advises that their accord with the Insurance Brokers Association of Saskatchewan is confidential and, as a result, MPI will file these documents confidentially as *Attachments A & B C*.

r) Please see *Appendix 14*.

s) Please see *Appendix 15*, *16* and *17*.

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r) Please see *Appendix 14*.

s) Please see *Appendix 15*, *16* and *17*.