OUR BROKER COMPENSATION

Thank you for your business. As your Independent Insurance Broker, we purchase insurance products and

services on your behalf that are available, affordable and understandable.

Our role is to provide you with the best insurance value that combines coverage, service, and price. We

also provide personalized, quality service that includes professional insurance advice, ongoing policy

maintenance and claims support. When any issue arises regarding your insurance coverage, we are your

advocate, using our professional experience to best represent your individual interest.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below insurers

that we represent and have included the range of compensation that is provided as a percentage of your

overall premium.

REGULAR MARKETS

|  |  |
| --- | --- |
| Aviva Insurance Company of Canada | Chubb Canada |
| The Dominion / Travelers Insurance Company | Edge Mutual Insurance Company |
| Halwell Mutual Insurance Company |  Intact Insurance |
| Economical Insurance Group | Gore Mutual Insurance Company |
| Nordic Insurance Company - Facility |  |

 Personal / Commercial Auto 7.5% to 12.5% commission

Personal / Commercial Property 17.5% to 20% commission

|  |  |  |
| --- | --- | --- |
| Abex Affiliated Brokers | A M Fredericks Underwriting | April Canada |
| Beazly Canada | Burns & Wilcox Canada | Can-Suire Underwriting |
| Chess Special Risk | Chutter Underwriting | Coast Underwriters Ltd. |
| Encon Group Inc | Forward People & Technology | Group One |
| Group Assur | Jevco Insurance Company | Marsh Canada Limited |
| Modern Specialty Insurance Ltd. | Pal Insurance Brokers | South Western Group |
| Sports-Can Insurance Consultants Ltd. | Special Risk Insurance Managers | Sum Insurance |
| Totten Group Insurance | Victor Canada |  |

 Commercial Property 7.5% to 20% commission

This commission percentage is paid for both new business and renewals.

Should there be an increase in the commission schedule we receive from your insurer, or, any other material

change that affects compensation arrangements, we will post the changes.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type

of business they desire. The Insurers with an asterisk noted above recognize our efforts through a

Contingent (Profit) Commission contract. Payment of this Contingent (Profit) Commission may depend on

a combination of growth, profitability (loss ratio), volume, retention and increased services that we provide

on behalf of the Insurer. Contingent (profit) Commission is not guaranteed. For detailed information on

Contingent Commission, please go to the individual company’s website.

We will always do our very best to work on your behalf and appreciate the privilege of looking after your

insurance needs.