

BROKERAGE 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 personal quality services that includes professional insurance advice, ongoing 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 needs.

Brokerage compensation is part of your insurance premium. For your benefit, we have listed below our Commercial insurers that we represent including the range of compensation that each provides based as a percentage of your overall premium.

- AIIG International Companies (10.0% to 20.0%)
- *Aviva Insurance Company of Canada (10.0% to 20.0%)
- Boiler Inspection & Insurance company of Canada (20.0%)
- *Chubb Insurance Company of Canada (15.0% to 20.0%)
- Echelon General Insurance Company (10.0% to 22.5%)
- *Economical Insurance Group (10.0% to 20.0%)
- *Gore Mutual Insurance Company (10.0% to 20%)
- *Halwell Mutual Insurance Company (10.0% to 20%)
- *Heartland Farm Mutual (10.0% to 20%)
- *Intact Insurance Company of Canada (10.0% to 20.0%)
- *Kent & Essex Mutual Insurance (10.0% to 20.0%)
- Northbridge Insurance (10.0% to 20.0%)
- *Sovereign General Insurance Company (10.0% to 20.0%)
- *Travelers Canada (10.0% to 20.0%)
- TriPoint Insurance Underwriting Inc. (17.0% to 20.0%)
- *Wawanesa Insurance (10.0% to 20.0%)
- *Zurich North America Canada (10.0% to 20.0%)

These commission levels are paid annually for both new business and renewal.

Should there be an increase in the commission schedule we receive from your insurer. Or any other material change that affects our compensation agreements, we will notify you.

In order for us to maintain strong relationships with quality insurers, we work with each to provide the type of business that they desire. Not all companies noted above will cover all types of policies and coverage. As well, not all companies noted will provide coverage in all geographical areas. The insurers that are noted with an asterisk, recognize our efforts through a Contingent (profit) commission contract. Payment of this Contingent (Profit) compensation will depend on the combination of factors including 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 insurer's website.

Your insurer will also be providing you with information on the Consumer Code of Rights and Responsibilities. This will be forwarded to you with your new business policy. If you have any questions regarding this or any other item, please do not hesitate to contact us.

Thank you