

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	The Dominion / Travelers
Intact Insurance	The Economical Insurance Group
Chubb Canada	Gore Mutual Insurance Company
The Nordic Insurance Company – Facility	

Personal / Commercial Auto 7.5% to 12.5% commission
 Personal / Commercial Property 17.5% to 20% commission

SPECIALTY MARKETS

Abex Affiliated Brokers	A M Fredericks Underwriting	April Canada
Beazly Canada	Burns & Wilcox Canada	Can-Sure Underwriting
Chess Special Risk	Chutter Underwriting	Coast Underwriters Ltd.
Encon Group Inc.	Group One	GroupAssur
Jevco Insurance Company	Marsh Canada Limited	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.